

**WORK SESSION AGENDA
WYOMING CITY COUNCIL MEETING
CITY COUNCIL CHAMBERS**

Monday, June 10, 2013, 7:00 P.M.

- 1) Call to Order**
- 2) Student Recognition**
- 3) Public Comment on Agenda Items (3 minute limit per person)**
- 4) Ordinance 7-13 – to Rezone 5.1 Acres from B-3 to B-2 (155-28th Street SW)**
- 5) Analysis of Impediments to Fair Housing Choice & Housing Needs Assessment –
McKenna Associates**
- 6) Acquisition of Tax Foreclosed Properties for the Purpose of Blight Remediation**
- 7) Special Event Ordinance**
- 8) Administration of Continuum of Care/Coalition to End Homelessness**
- 9) Compensation System for Paid on Call Fire Fighters**
- 10) MOU for the Police Officers Labor Council Wyoming Command Division**
- 11) Election Date for Mayor and City Council**
- 12) Any Other Matters**
- 13) Acknowledgement of Visitors/Public Comment (3 minute limit per person)**

6/3/13
Clerk/RG

ORDINANCE NO. 7-13

AN ORDINANCE TO AMEND SECTION 90-32 OF THE CODE
OF THE CITY OF WYOMING BY ADDING
SUBSECTION (93) THERETO

THE CITY OF WYOMING ORDAINS:

Section 1. That Section 90-32 of the Code of the City of Wyoming is hereby amended by adding Subsection (93) thereto, to read as follows:

- (93) To rezone 5.1 acres from B-3 Planned Business to B-2 General Business (155-28th Street SW)

LEGAL DESCRIPTION:

THAT PART OF THE SOUTHEAST 1/4 OF SECTION 12, TOWN 6 NORTH, RANGE 12 WEST, CITY OF WYOMING, KENT COUNTY, MICHIGAN DESCRIBED AS:
COMMENCING AT THE SOUTHEAST CORNER OF SAID SECTION 12; THENCE NORTH 88 DEG. 08' 49" WEST 815.45 FEET ALONG THE SOUTH LINE OF SAID SECTION 12 TO THE PLACE OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH 88 DEG. 08' 49" WEST 32.00 FEET ALONG SAID SOUTH LINE; THENCE NORTH 01 DEG. 09' 48" WEST 200.00 FEET PARALLEL WITH THE EAST LINE OF SAID SECTION 12; THENCE NORTH 88 DEG. 08' 49" WEST 148.00 FEET PARALLEL WITH SAID SOUTH LINE; THENCE SOUTH 01 DEG. 09' 48" EAST 200 FEET PARALLEL WITH SAID EAST LINE TO THE SOUTH LINE OF SAID SECTION 12; THENCE 88 DEG. 08' 49" WEST 324.60 FEET ALONG SAID SOUTH LINE TO THE HISTORICAL WEST LINE OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SAID SECTION 12, SAID WEST LINE ALSO BEING THE CENTER LINE OF BUCHANAN AVENUE (80.00 FEET WIDE); THENCE NORTH 00 DEG. 58' 49" WEST 539.65 FEET ALONG SAID CENTERLINE; THENCE SOUTH 88 DEG. 08' 49" EAST 140.05 FEET; THENCE SOUTH 01 DEG. 51' 11" WEST 39.70 FEET TO A LINE 500 FEET NORTHERLY OF AND PARALLEL WITH THE SOUTH LINE OF SAID SECTION 12; THENCE SOUTH 88 DEG. 08' 49" EAST 493.61 FEET TO A POINT 686.76 FEET WESTERLY OF THE EAST LINE OF SAID SECTION 12; THENCE SOUTH 01 DEG. 09' 48" EAST 250 FEET PARALLEL WITH SAID EAST LINE TO A LINE 250.00 FEET NORTHERLY OF AND PARALLEL WITH THE SOUTH LINE OF SAID SECTION 12; THENCE NORTH 88 DEG. 08' 49" WEST 128.70 FEET ALONG SAID LINE TO A LINE BEARING NORTH 01 DEG. 09' 49" WEST FROM THE PLACE OF BEGINNING; THENCE SOUTH 01 DEG. 09' 48" EAST 250 FEET TO THE PLACE OF BEGINNING.

EXCEPT THAT PART LYING SOUTHWESTERLY OF A LINE DESCRIBED AS:
BEGINNING ON THE SOUTH LINE OF THE SOUTHEAST 1/4 OF SECTION 12, TOWN 6 NORTH, RANGE 12 WEST, CITY OF WYOMING, KENT COUNTY, MICHIGAN, AT A POINT LOCATED SOUTH 88 DEGREES 10 MINUTES 12 SECONDS EAST, 1455.99 FEET FROM THE SOUTH 1/4 CORNER THEREOF; THENCE NORTH 55 DEGREES 23

MINUTES 08 SECONDS WEST, 125 FEET, TO A POINT OF ENDING, AS CONVEYED TO THE MICHIGAN DEPARTMENT OF TRANSPORTATION BY WARRANTY DEED RECORDED IN INSTRUMENT NO. 20080416-0037125.

SUBJECT TO A PERPETUAL EASEMENT FOR INGRESS AND EGRESS FOR PROVIDING PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS TO AND FROM BUCHANAN STREET FOR THE BENEFIT OF THE PARCEL ADJOINING ON THE NORTH SIDE, AS SET FORTH IN EASEMENT RECORDED MARCH 12, 1999 IN LIBER 4631, PAGE 1259, AND BEING DESCRIBED AS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SECTION 12; THENCE NORTH 88 DEG. 08' 49" WEST 1,320.05 FEET ALONG THE SOUTH LINE OF SAID SECTION 12 TO THE HISTORICAL WEST LINE OF THE SOUTHEAST 1/4 OF THE SOUTHEAST ¼ OF SAID SECTION 12, SAID WEST LINE ALSO BEING THE CENTER LINE OF BUCHANAN AVENUE (80.00 FEET WIDE); THENCE NORTH 00 DEG. 58' 49" WEST 539.65 FEET ALONG SAID CENTER LINE; THENCE SOUTH 88 DEG. 08' 49" EAST 40.05 FEET TO THE EASTERLY RIGHT OF WAY LINE OF SAID BUCHANAN AVENUE TO THE PLACE OF BEGINNING OF THIS EASEMENT DESCRIPTION: THENCE CONTINUING SOUTH 88 DEG. 08' 49" EAST 100.00 FEET; THENCE SOUTH 01 DEG. 51' 11" WEST 39.70 FEET TO A LINE 500 FEET NORTHERLY OF AND PARALLEL WITH THE SOUTH LINE OF SAID SECTION 12; THENCE NORTH 88 DEG. 08' 49" WEST 98.04 FEET ALONG SAID LINE TO THE EASTERLY RIGHT OF WAY OF WAY BUCHANAN AVENUE; THENCE NORTH 00 DEG. 58' 49" WEST 39.75 FEET ALONG SAID EASTERLY RIGHT OF WAY LINE TO THE PLACE OF BEGINNING.

Section 2. This ordinance shall be in full force and effect the ____ day of _____, 2013.

I hereby certify that the above-entitled Ordinance was adopted by the City of Wyoming at a regular session of the City Council held on the _____ day of _____, 2013.

Heidi A. Isakson, Wyoming City Clerk



- MAYOR
Jack A. Poll
- AT-LARGE COUNCILMEMBER
Sam Bolt
- AT-LARGE COUNCILMEMBER
Kent Vanderwood
- AT-LARGE COUNCILMEMBER
Dan Burrill
- 1ST WARD COUNCILMEMBER
William A. VerHulst
- 2ND WARD COUNCILMEMBER
Richard K. Pastoor
- 3RD WARD COUNCILMEMBER
Joanne M. Voorhees
- CITY MANAGER
Curtis L. Holt

May 29, 2013

Ms. Heidi A. Isakson
City Clerk
Wyoming, MI

Subject: Request to rezone 5.1 acres from B-3 Planned Business to B-2 General Business. The property is located at 155-28th Street, SW.

Recommendation: To deny the subject rezoning request. Please note the request below to delay consideration until July 1, 2013.

Dear Ms. Isakson:

The above referenced request was reviewed by the Wyoming Planning Commission at its regular meeting on May 21, 2013. The petitioner has optioned this property with the intention of developing a Speedway fueling facility (see attached exhibits). In addition to auto fueling and convenience goods, the facility would provide fueling for tractor-trailers. Such a facility is allowable by Special Use Approval from the Planning Commission in the B-2, I-2 and I-1 zoning districts. They are requesting to rezone this property from B-3 Planned Business to B-2 General Business. If the rezoning is approved the petitioners would then apply for Special Use and Site Plan Approvals from the Planning Commission. A Traffic Impact Analysis would also be required at that time. If the property is rezoned to B-2 General Business the full range of uses under the Zoning Code would be permissible (reference Zoning Code pages 90:29-90-30.2). Restricting the property to the use proposed would only be allowable through a voluntarily offered development agreement from the petitioner and entered into with the City Council at the time of rezoning. At this time there is no known use for the balance of the property beyond what Speedway proposes.

The recommendation from the Planning Commission is being provided in the customary timely manner. The petitioner has requested that consideration of this rezoning be postponed until July 1, 2013. Staff is not opposed to this delay.

PROPERTY HISTORY:

This property is a remnant from the K-Mart store developed in 1966. That store occupied the overall property for several decades but subsequently closed. An ancillary K-Mart out-building was previously located at the northeast corner of

28th Street and Buchanan Avenue. That was used for various commercial businesses until razed a few years ago. The K-Mart building was rezoned in 1999 from B-3 Planned Business to I-1 Light Industrial to accommodate it's conversion to Richwood Industries.

STAFF COMMENTS:

1. The City of Wyoming Land Use Plan 2020 (see attached) was adopted in 2006. It identifies the area on the north side of 28th Street and between Buchanan Avenue and Division Avenue as suitable for Mixed Use development (see attached). The purpose of the Mixed Use concept is "to transform this area into a walkable and accessible environment that is human scaled and will provide for a highly concentrated mix of compatible and complementary land uses of sufficient intensity to facilitate transit ridership."

The Silverline Bus Rapid Transit System is under construction and will be operational in August 2014. It is a \$40 million investment by Federal, State and Local governments to change transportation, foster new land uses and create economic development within corridors. The optimum impact area is within ¼ mile of the transit stations as that is the reasonable walking distance. Buchanan Avenue is ¼ mile from the two transit stations to be built at Division Avenue. Special attention was given to those stations to enhance them to be compatible with the Wyoming/Grand Rapids Gateway existing at the northeast corner.

The proposed Speedway facility would not comply with the Land Use Plan 2020 in the following ways:

a. The building with the intended development totals 4,608 sq. ft., on the overall 222,156 sq. ft. property. This results in 2% of building to land area. Such an open development is not human scaled and does not provide for a concentrated mix of compatible land uses.

b. The Speedway facility would emphasize fuel service to tractor-trailers. The nearest similar facility south is at 76th Street. It is anticipated the facility would draw customers primarily from existing traffic on 28th Street, but also from U.S. 131. The sight, noise, operation and fumes from tractor-trailers would not be conducive to developing complementary land uses that facilitate transit ridership.

2. There has been recent significant investment in this area with the relatively new hotel directly across Buchanan Avenue. Significant cooperation and collaboration between area business owners and the City has recently occurred. This has resulted in the improved aesthetics of the area and a substantial reduction in

crime. Many of the existing developments in this area are dated to the 1960's. It is envisioned that as economic vitality grows in this area with projects tied to the benefits of the BRT, these large parcels will redevelop into the cohesive and desired plan envisioned within the Land Use Plan.

3. The City of Wyoming 2035 Thoroughfare Plan showed a 2009 daily traffic volume of 35,500 trips on 28th Street and 12,900 trips on Buchanan Avenue adjoining this property. The volumes are projected to increase by 2035 to 44,100 trips on 28th Street and 16,800 trips on Buchanan Avenue. The introduction of a high volume traffic use at this intersection that includes significant tractor-trailer turning movements, would be undesirable.

4. This rezoning proposal was brought by the petitioner to the Downtown Development Authority on April 2, 2013 for their recommendation. In a split vote, the DDA recommended the proposed rezoning.

5. If the rezoning is approved, it should not be construed to signify acceptance of the site plan exhibit provided by the petitioner.

CONFORMANCE WITH THE CITY OF WYOMING SUSTAINABILITY PRINCIPLES:

Sustainability: The advancement and promotion, with equal priority, of environmental quality, economic strength, and social equity so that a stable and vibrant community can be assured for current and future generations.

The proposed rezoning and subsequent Speedway development would be detrimental to the long range community vision for this area contained in the Land Use Plan. Land uses are desired that complement one another and promote a transit oriented development pattern of mixed uses and walkable streets. Each development that occurs should encourage development of nearby properties to enhance the overall economic strength and promote social equity such that a stable and vibrant community can emerge. The proposed rezoning does not conform to the City of Wyoming sustainability principals.

The Development Review Team suggested the Planning Commission recommend to the City Council denial of the subject rezoning.

At the public hearing, seven people spoke. A representative from the Honeoye neighborhood watch program spoke against the rezoning, as did the owner of the nearby service station and the prior owner. Two nearby business owners spoke for the rezoning as did two members of the DDA. One letter in opposition was received. A motion to recommend approval of the rezoning was made by Weller.

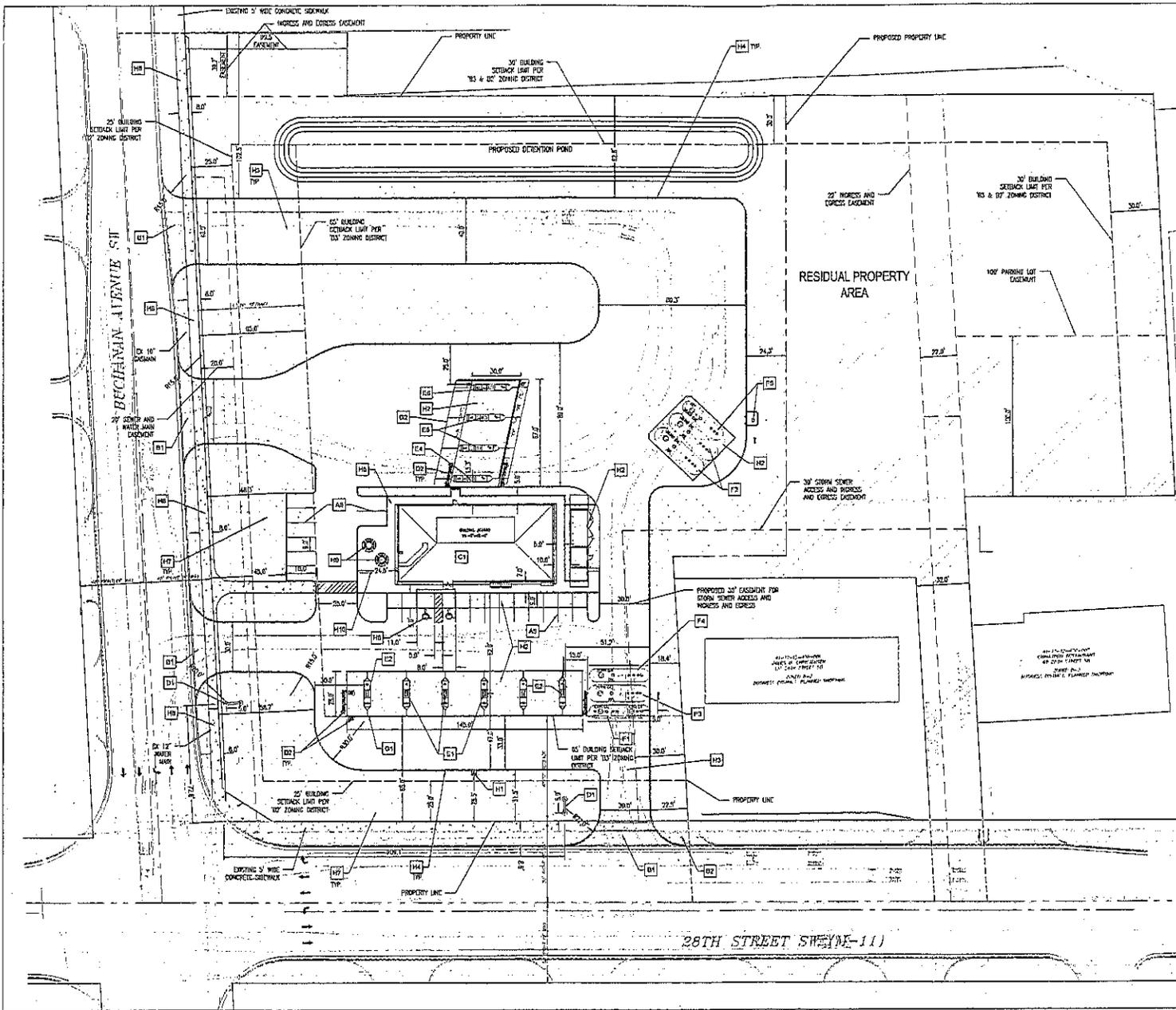
That motion died for lack of support. A motion was made by Hegyi, supported by Arnoys, to recommend to City Council denial of the subject rezoning. After discussion, the motion carried 6-1 (Weller). Additional explanation regarding this proposal may be obtained from the Planning Commission minutes of May 21, 2013.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Timothy Cochran", written over a horizontal line.

Timothy Cochran, City Planner
Planning and Development Department

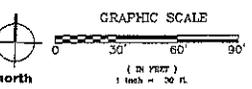
cc: Curtis Holt, City Manager
Rebecca Rynbrandt, Director of Community Services



- A. GENERAL NOTES**
1. GENERAL SCOPE OF WORK INCLUDES BUILDING, CANOPY, FUEL TANKS, PAVING, SIGNAGE & PARKING
 2. TRUCK TRAILS HAVE BEEN FORMERLY ON THIS SITE TO CENTRAL LOCATION OF USE'S
 3. FINAL DESIGN OF SITE SUBJECT TO LOCAL AND STATE REGULATIONS
 4. EXISTING PROPERTY SIZE: 5.991 AC.
 5. EXISTING TOTAL NET PROPERTY: 8.910 AC.
 6. EXISTING TOTAL NET PROPERTY: 8.927 AC.
 7. PROPOSED PROPERTY SIZE: 1.552 AC.
 8. RESIDUAL PROPERTY SIZE: 1.582 AC.
 9. PROPOSED PARKING: 121 ADA PARKING SPACES AND 110 STANDARD PARKING SPACES
 10. THE ADJACENT INTERSECTION IS SIGNALIZED
- B. SITE WORK**
1. PROPOSED DRIVE APPROACH
 2. EXISTING DRIVE APPROACH TO BE CLOSED
- C. BUILDING**
1. STANDARD JOHNSON BUILDING
- D. DECORATIVE APPEARANCE & SERVICE**
1. 100 SQ. FT. SIGNAGE REQUIRE SIGN (REMOVED SIZE & LOCATION PER CITY OF WYOMING)
 2. CANOPY CHANGE
- E. DEPOT/STORAGE**
1. (3) 344 DEPOT/STORAGE TANKS, AND ISLANDS
 2. (3) 344 DEPOT/STORAGE TANKS, AND ISLANDS
 3. NEW ISLAND
 4. 40' TALL (1) NEW MASTER DIESEL DEPOT/STORAGE TANK AND ISLAND
 5. 40' TALL (2) NEW MASTER DIESEL DEPOT/STORAGE TANKS AND ISLANDS
 6. 40' TALL (1) NEW MASTER DIESEL DEPOT/STORAGE TANK AND ISLAND
- F. UNDERGROUND STORAGE TANKS**
1. (1) 12,000 GALLON TANK FOR PREMIUM & E-DIESEL
 2. (2) 20,000 GALLON TANK FOR DIESEL
 3. (1) 20,000 GALLON TANK FOR UNLEADED
 4. (1) 12,000 GALLON TANK FOR DIESEL
 5. (1) 10,000 GALLON TANK FOR DIESEL (TANK FILL WITH REMOTE FILL)
- G. CANOPY**
1. 20' x 145' CAR ISLAND CANOPY FOR CURRENT SPEEDWAY STANDARDS
 2. 30' x 87' TRUCK CANOPY
- H. YARD**
1. AIR ISLAND
 2. CONCRETE PAVEMENT FOR DRIVE SLABS, CAR/TRUCK ISLAND SLABS, TRUCK ENCLOSURE PAD, 6" PARKING TRAIL OF BUILDING
 3. ASPHALT PARKING
 4. CONCRETE CURB
 5. CONCRETE SIDEWALK
 6. ACCESSIBLE SIDEWALK AND PAVEMENT MARKING WITH DETECTABLE MARKING
 7. LANDSCAPE AREA PROVIDE GRASS, PLANTS, A GRASS COVER FOR ZONING CODE (MAX. 25' OF LANDSCAPE AREA ON THE PROPERTY, OUTSIDE OF ROW)
 8. 5' WIDE ASPHALT MULTI-USE PARK
 9. TABLE AND BENCHES
 10. BIKE LOCKS

SETBACK TABLE

BUILDING GROUP	FRONT				SIDE		REAR	
	30 DISTRICT							
PROPOSED	50'	25'	100'	100'	100'	100'	100'	
EXISTING	100'	100'	100'	100'	100'	100'	100'	
REQUIRE	50'	25'	100'	100'	100'	100'	100'	
PROPOSED	45.0'	45.0'	100'	100'	100'	100'	100'	



PROPOSED PLAN

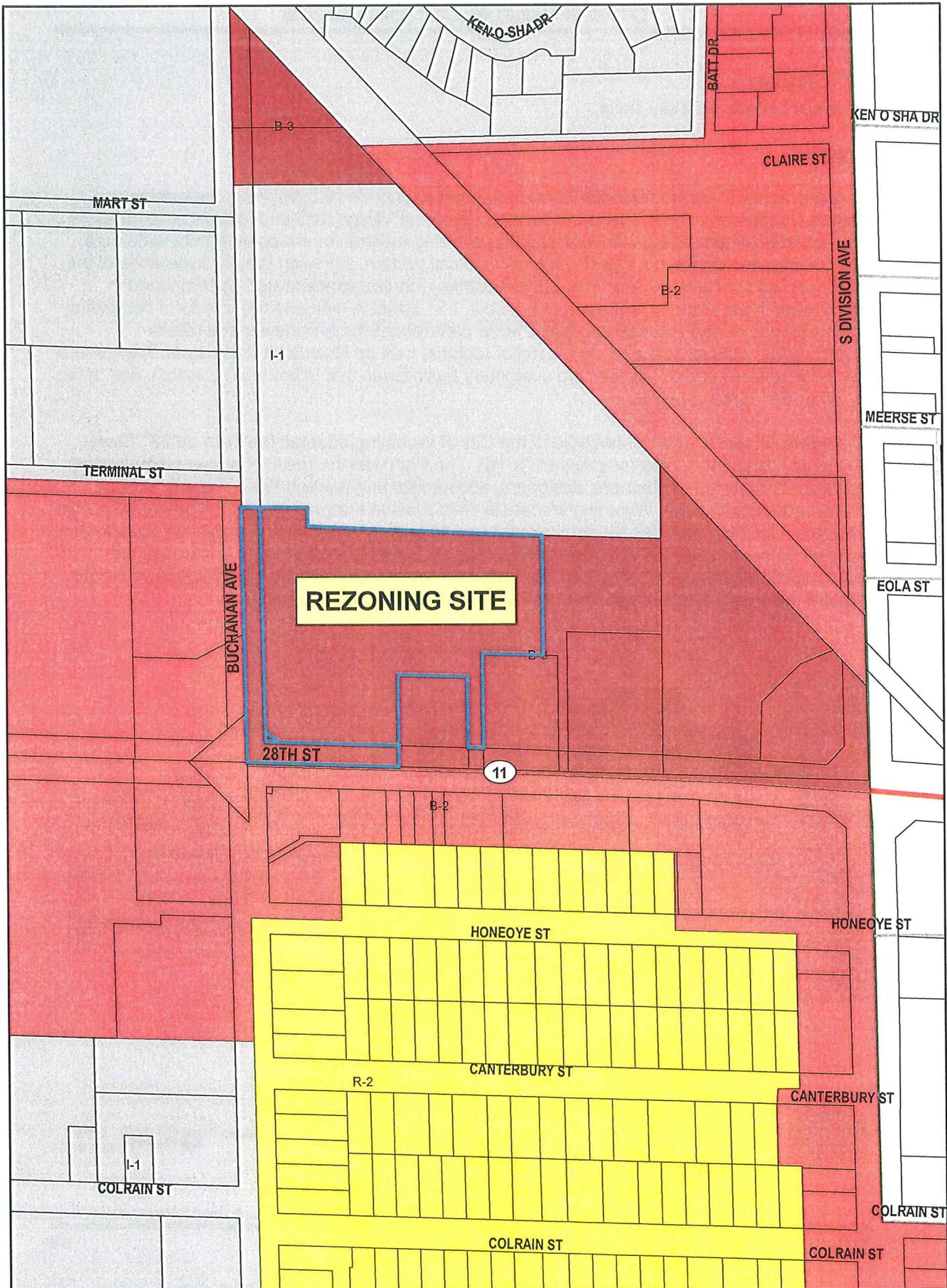
NEW BUILD

155 28TH STREET SW

FENT COUNTY

WYOMING, WY

100183-C1



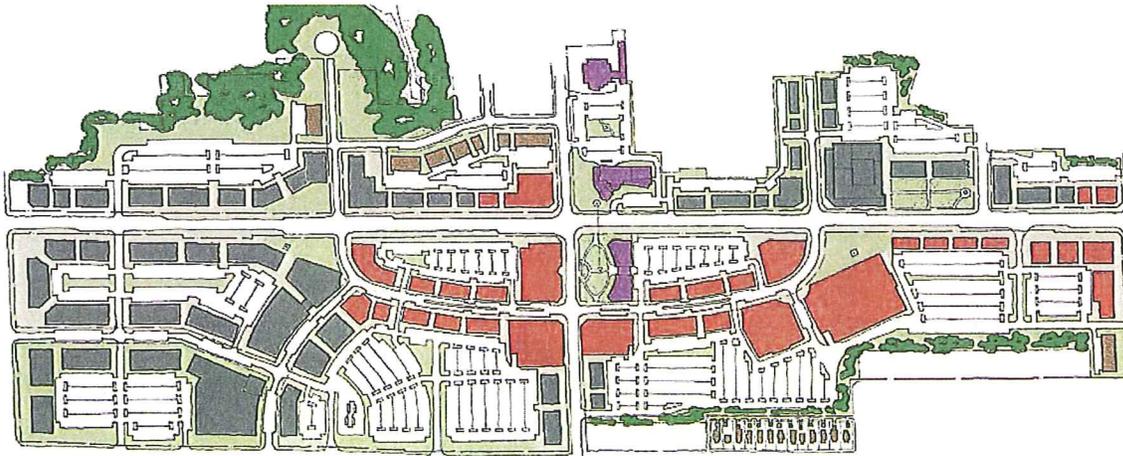
28TH STREET

West city limits to east city limits

Overview

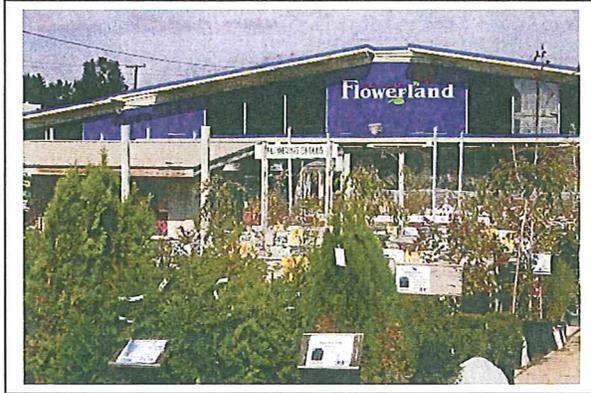
Decades ago, 28th Street replaced Division Avenue as a preferred shopping destination. Rogers Department Store, Studio 28 Theatre, Wyoming Village Mall and various other retailers and commercial attractions followed, creating a strong magnet for shoppers from a wide area. The corridor developed in a classic strip-commercial pattern, signaling the predominance of the auto-oriented business corridor over the pedestrian-oriented concentrated pattern found in downtowns. Now, like Division Avenue before it, 28th Street is suffering the effects of competing business centers and the buying public's fickle preferences for ever newer and glitzier opportunities. Rivertown Crossings, a major regional mall on Rivertown Parkway in Grandville a few miles to the south, along with the customary businesses that follow such anchors, has taken its toll on 28th Street businesses.

To address these issues, in March 2012 the City of Wyoming adopted the Turn on 28th Street Sub Area Plan for this area (see Appendix 1B). The Plan was the result of a year long planning process which included planners, designers, economists and transportation experts working with an advisory group of Wyoming leaders to craft a vision that was shaped by extensive public outreach. The Plan provides the framework to guide an economically and physically sustainable redevelopment pattern. The principles of suburban retrofitting were used to encourage the incremental transformation of this corridor into an economically diverse mixed-use town center that will eventually provide a place-based urban core for the City of Wyoming.



City of Wyoming
and
Wyoming Downtown
Development Authority





The commercial area east of Clyde Park and west of US-131 is critical to the improvement of the entire corridor. Given its location near such a major highway interchange and its importance as a gateway into Wyoming, the objective is to set a new tone for the area. Further, commercial creep into largely stable, adjoining, single family neighborhoods should be avoided except where parcel depth clearly limits the ability to successfully accommodate redevelopment. In such cases, commercial expansion should be kept to an absolute minimum and permitted

uses should be limited to those that have minimal neighborhood impacts. The redevelopment of parcels that abut residential must be undertaken in such a way that the design interface between two differing land uses is given maximum attention. Unless that interface results in softening the impacts on residential neighbors and the development of a high quality commercial environment, further encroachment should be prohibited. A complementary design theme, derived from the concept for the Downtown Center, should also be implemented to help establish this area as a key 28th Street entryway, while also creating a connection to the proposed mixed-use village east of US-131 at Division Avenue and 28th Street.

Limited parcel depth also constrains access management opportunities, but direct access to 28th Street should be reduced. In order to accommodate adequate view corridors for the large daily traffic volumes that pass through the area, substantial setbacks should be preserved where already established, or provided when the opportunity arises.

One neighborhood adjoining 28th Street that could possibly experience a long-term preservation/improvement program, potentially resulting in increased retail sales for 28th Street businesses, would be the area bounded by 28th/Byron Center/Porter/Burlingame. Several years ago the Wyoming Historical Commission, coupled with some area residents, proposed the bulk of this area as an historical district. Their consultants provided a report documenting the area's historic qualifications. However, at a Planning Commission public hearing on the subject, the majority of those in attendance opposed it. The Planning Commission recommended against it and the City Council did not agree to establish the district. Currently, representatives favoring district designation would like to have it reconsidered. Statistics generally show that in the long run historic district designation may result in raising property values, but with higher housing rehabilitation costs. This suggests that new residents in historic districts may have higher household incomes and, therefore, more money to spend for retail sales. City officials may wish to consider a more detailed investigation and some form of polling to reconsider resident interest in such an historic district.

Recommendations



The creation of an urban core center between Clyde Park and Burlingame should be aggressively pursued as a top priority by Wyoming. Details for the downtown are described in the Turn on 28th Street Sub Area Plan. It

emphasizes an economically diverse mixed use town center.

Other recommendations for the 28th Street corridor outside the downtown center area include:

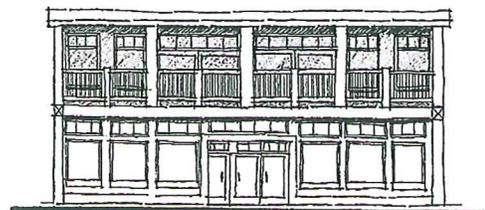
- A. Multi story buildings that are designed with development bays that give the appearance of having narrow store frontages of approximately 25 to 50 feet.
- B. Ample front yard building and parking lot setbacks.
- C. Parking lots that are located between the fronts of buildings and the street but are sufficiently set back to accommodate sidewalks, grassed parkways, and appropriate landscaping to screen cars.



- D. Although some 28th Street parcels are too small to accommodate contemporary site and building requirements, commercial encroachment into surrounding residential neighborhoods should be discouraged except where redevelopment options are limited by parcel size and/or configuration. These limitations particularly apply to two areas: 1) on the south side of 28th Street between Division and Buchanan and 2) on the south side of 28th Street between Clyde Park and the US-131 on-ramp. The city, however, must carefully consider the type of proposed commercial and its potential impact on adjacent residential and the site design interface between land uses before committing to any further expansion.

- E. Build on a design concept that is complementary to the one established for Downtown Wyoming including:

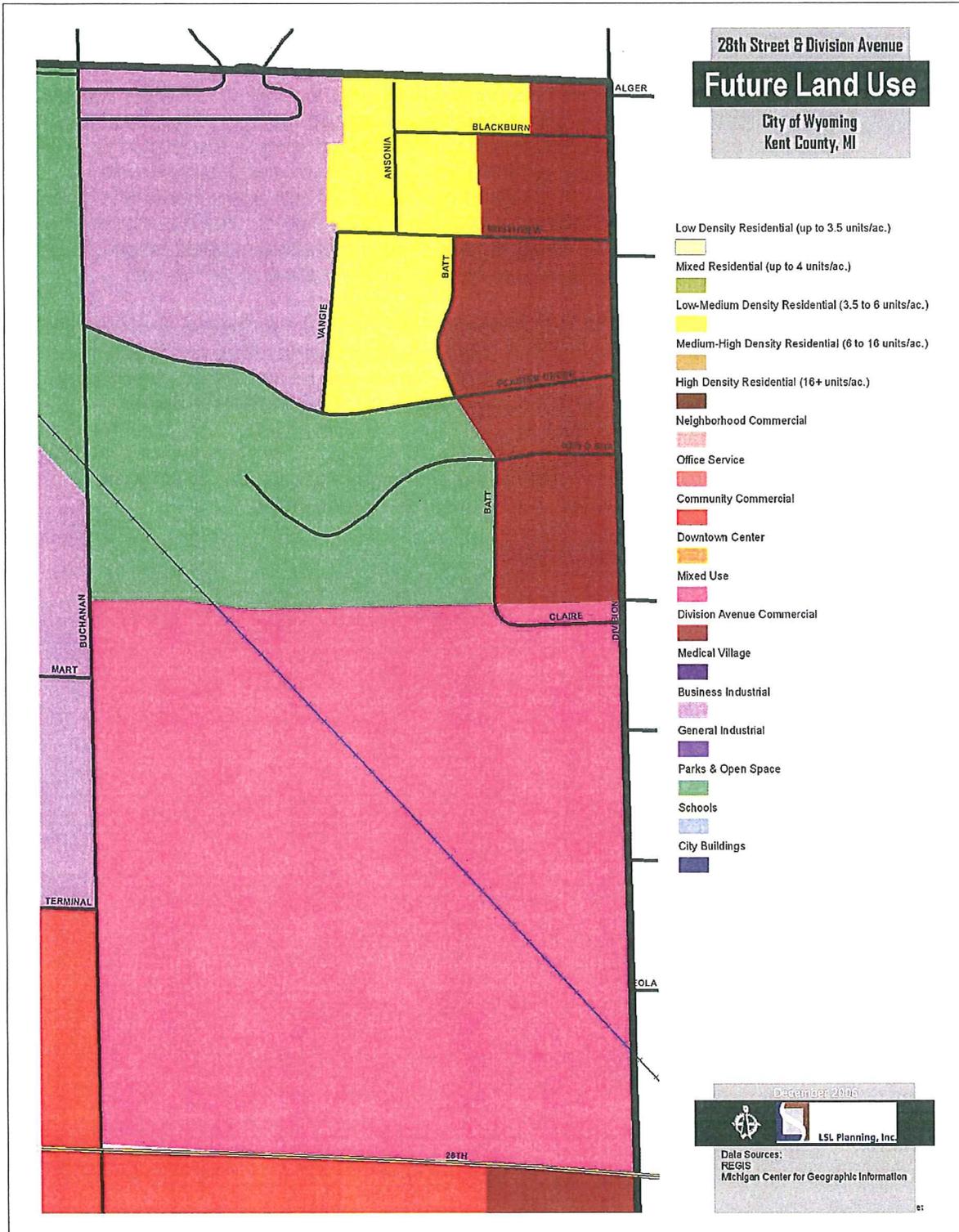
- 1. Mix retail, office and residential uses in two and three story buildings.
- 2. Establish design standards that include minimum transparency requirements for building facades, and lighting and landscape requirements.



MIXED USE - COMMERCIAL/
UPPER FLOOR RESIDENTIAL

3. Permit parking lots that are located between the fronts of buildings and the street but that are sufficiently set back to accommodate sidewalks, grassed parkways, and appropriate landscaping to screen cars.
4. Add access management requirements (i.e. limit the number of curb cuts, require access from side streets or alleys, creation of frontage roads or alleys, requiring cross access agreements, etc.) to the city zoning ordinance in the form of an overlay district. The requirements of the overlay district would apply only to those properties within the boundaries of the overlay; the requirements would not be applicable to other properties outside the overlay district. The boundaries of the overlay district should include all new development and redevelopment projects along 28th Street that have frontage and/or access to 28th Street.
5. Incorporate additional site plan review standards into the ordinance to ensure the economic longevity of the corridor, keep 28th Street competitive, and create a more attractive image for the community. These can be items such as requiring proof of financial capability to complete a project, feasibility and/or market studies, design drawings, etc.
6. Further study to determine whether the area generally bounded by 28th/Byron Center/Porter/Burlingame should be made an historic district.

FUTURE LAND USE
CITY OF WYOMING LAND USE PLAN 2020





Police Department

Telephone (616) 530-7300

2300 De Hoop Avenue SW, Wyoming, Michigan 49509



www.ci.wyoming.mi.us

MAYOR
Jack A. Poll

AT-LARGE COUNCILMEMBER
Sam Bolt

AT-LARGE COUNCILMEMBER
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3RD WARD COUNCILMEMBER
Joanne M. Voorhees

CITY MANAGER
Curtis L. Holt



POLICE CHIEF
James E. Carmody

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Fax 616-530-7353

RECORDS MANAGEMENT
Phone 616-530-7314
Fax 616-261-3527

May 20, 2013

City of Wyoming Planning Commission
1155 28th Street SW
Wyoming, Michigan 49509

Commissioners;

This letter is in response to the placement of a truck refueling depot at the intersection of 28th and Buchanan Streets, in Wyoming. As a member of the City of Wyoming's Development Review Team (DRT) this question was recently brought to our group for consideration.

I would like to go on record in opposition to this plan for a number of reasons. Although I strongly believe that new business developments are critically important to the sustainability of our City, I also believe that some developments, if placed in the wrong locations, can have a negative impact on the community. This type of development would definitely have a negative impact. My objections are as follows;

- Heavy truck traffic, mixing with vehicular traffic, sets the stage for serious traffic crashes. The overpass at M-131 and 28th Street heading east creates a reduced visibility area as the traffic moves down the incline to a traffic signaled intersection.
- Heavy trucks trying to turn in and out of the station would provide for significant traffic tie-ups.
- Such businesses that cater to a transient customer base are often targeted by criminal elements that prey upon the needs of the drivers.

These are just a few of the most critical concerns that we have from the law enforcement perspective. We have also heard from many of the businesses and a neighborhood association that is located adjacent to the area, and they are very concerned for the reduction in their quality of life if such a business is located near them. If there is a need for more detailed information, then please let me know and I will make myself available at your earliest convenience.

Respectfully,

JAMES E. CARMODY, Chief of Police
Wyoming Police Department

2013

WYOMING, MICHIGAN

Analysis of Impediments to Fair Housing Choice and Housing Needs Assessment



JUNE 10, 2013 · CITY COUNCIL WORK SESSION

June 4, 2013

Mayor Poll and Honorable Council Members
City of Wyoming
1155 28th Street SW
Wyoming, MI 49509

**Subject: Presentation Draft for June 10, 2013 Council Meeting
Analysis of Impediments to Fair Housing Choice and Housing Needs Assessment**

Dear Mayor Poll and Council Members,

We are pleased to present this draft of the Analysis of Impediments to Fair Housing Choice and Housing Needs Assessment for Wyoming, Michigan, and look forward to presenting this information at your June 10, 2013 City Council meeting. Also, for your information, the following are items that we will plan to address in our final draft of the plan (i.e. our final "to-do's"):

1. Any revisions or modifications based on our discussion on June 10, 2013.
2. Wyoming's homeless population trends (as information is available).
3. Information on housing for parolees and related ordinances.
4. Demographic information of local realtors.

We will be prepared with a PowerPoint presentation for Monday night's Council meeting. In the meantime, should you have any questions, please feel free to reach me directly. Thank you.

Respectfully submitted,

McKENNA ASSOCIATES



Sarah Traxler, AICP
Director of Community Development

Cc: Rebecca Rynbrandt
Kim Lucar

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE AND HOUSING NEEDS ASSESSMENT

City of Wyoming, Michigan



Draft for June 10, 2013 City Council Work Session

Prepared for:

City of Wyoming, Michigan

Prepared by:

McKenna
ASSOCIATES

235 E. Main Street, Suite 105

Northville, MI 48167

TEL 248.596.0920

FAX 248.596.0930

I.	Introduction and Executive Summary	7
A.	Who Conducted.....	7
B.	Participants	8
C.	Methodology Used.....	13
D.	How Funded	13
E.	Conclusions and Action Plan.....	13
II.	Jurisdictional Background Data	14
A.	Wyoming Housing Market	14
B.	Housing Typologies.....	14
C.	Demographic Data	23
D.	Income Data	44
E.	Housing Profile.....	46
F.	Employment/Housing/Transportation Linkage	53
	Employment by Industry	53
	Unemployment Trend	53
	Largest Employers	55
	Means of Transportation for Workforce	55
	Schools and Education.....	62
III.	Evaluation of Wyoming’s Current Fair Housing Legal Status	67
A.	Fair housing complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination	67
B.	Fair housing discrimination suit filed by the Department of Justice or private plaintiffs	69
C.	Reasons for any trends of patterns	71
D.	Discussion of other fair housing concerns or problems.....	71
IV.	Identification of Impediments to Fair Housing Choice	72
A.	Public Sector.....	72
	Zoning and Site Selection	72
	Comprehensive (Master) Plan	74
	PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders	76
	Sale of Subsidized Housing and Possible Displacement.....	82
	Property Tax Policies	82
	Planning, Zoning, and Diversity Boards	84
	Building Codes (Accessibility)	87
B.	Private Sector	88

C.	Public and Private Sector	88
	Fair Housing Enforcement	88
	Informational Programs.....	91
	Visitability in Housing	91
	Determination of Unlawful Segregation	91
V.	Assessment of Current Public & Private Fair Housing Programs and Activities in Wyoming	92
VI.	Housing Needs Analysis.....	101
A.	Quantitative Analysis.....	101
	Demand	101
	Supply	101
	Affordability.....	102
	Supply-Demand Gap.....	102
	Headship and Homeownership Rates.....	103
	City of Wyoming Housing Market.....	104
	Overall Greater Grand Rapids Housing Market	108
	Urban Core Typology	112
	Historic Density Typology	117
	Post-War Community Typology.....	125
	Modern Large Lot Typology.....	133
	Rural Agricultural Typology	140
	Comparisons	145
	Conclusions – Opportunities for New Development in Wyoming.....	146
A.	Development Analysis.....	147
	Capacity to Absorb Demand	147
	Major Development Areas.....	150
VII.	Conclusions and Action Plan	157
VIII.	Appendix	168

List of Tables

Table I.1:	Focus Group #1 Responses - "Strengths".....	9
Table I.2:	Focus Group #1 Responses - "Weaknesses"	9
Table I.3:	Focus Group #1 Responses - "Opportunities"	9
Table I.4:	Focus Group #1 Responses - "Threats"	10
Table I.5:	Focus Group #2 Responses "Fix"	10
Table I.6:	Focus Group #2 Responses "Keep"	11
Table I.7:	Focus Group #2 Responses "Aspire"	11
Table II.1:	Population Change 2000-2010.....	23
Table II.2:	Population by Race.....	28
Table II.3:	Percent of Population Identifying as Hispanic or Latino	29

Table II.4: Population by Sex.....	30
Table II.5: Percentage of Population Under 20 Years Old, 2010	32
Table II.6: Percentage of Population over 70 Years Old, 2010	33
Table II.7: Percentage of Population between 20 and 30 Years Old, 2010	34
Table II.8: Households, 2010.....	37
Table II.9: Change in Number of Households, 2000-2010	38
Table II.10: Household and Group Quarters Population in the state of Michigan, Kent County and Wyoming, 2010 U.S. Census*	39
Table II.11: Estimated Foreign Born Population in the state of Michigan, Kent County, and Michigan, 2009-2011 American Community Survey*	41
Table II.12: Estimated Population with a Disability by Age in Wyoming, 2009-2011 American Community Survey Three-Year Estimates	42
Table II.13: Estimated Population with a Disability by Age in State of Michigan, 2009-2011 American Community Survey Three-Year Estimates	42
Table II.14: Median Income, 2011	44
Table II.15: Change in Estimated Poverty, 2000, 2009-11 in the State of Michigan, Kent County, and Wyoming.....	45
Table II.16: Housing Units, 2010	46
Table II.17: Change in Total Housing Units, 2000-2010.....	46
Table II.18: Housing Type, City of Wyoming, 2010	47
Table II.19: Housing Tenure, 2010	48
Table II.20: Average Value of Owner-Occupied Property, 2010.....	50
Table II.21: Overall Vacancy.....	51
Table II.22: Vacancy by Tenure	51
Table II.23: Employment by Industry, City of Wyoming	53
Table II.24: Largest Employers, City of Wyoming	55
Table II.25: Estimated Means of Transportation to Work for Workers 16 Years and Over in the State of Michigan, Kent County, and Wyoming	55
Table II.26: The Rapid Bus Fares	60
Table II.27: Percentage of 11th Graders Scoring "Proficient" or Above on 2012 Michigan Merit Exam ...	64
Table II.28: Private Schools in the City of Wyoming	64
Table III.1: Housing Complaints Investigated by the U.S. Department of Housing and Urban Development, 1/1/2004 to 3/5/2013	67
Table III.2: Housing Complaints Investigated by the Michigan Department of Civil Rights, 1/1/2004 to 3/5/2013	68
Table III.3: Fair Housing Testing Results by Basis: City of Wyoming Funded Services 2004-2012, Fair Housing Center of West Michigan	70
Table III.4: Fair Housing Cases by Basis and Housing Transaction Type: City of Wyoming Funded Services 2004-2012, Fair Housing Center of West Michigan	70
Table IV.1: Subsidized Housing in Wyoming	76
Table IV.2: Section 8 Voucher Tenant Report.....	77
Table IV.3: Property Tax Rates in Wyoming By School District: Summer+Winter 2012.....	83
Table V.1: Most Recent CRA Rating of Examined Banks in Jurisdictions Surrounding Wyoming.....	93
Table V.2: Disposition of Loan Applications by Loan Type, Grand Rapids - Wyoming MSA/MD, 2011.....	94
Table V.3: Denial Rate of Applications for Conventional Home-Purchase Loans and Government Guaranteed Home Purchase Loans (FHA, VA, and FSA/RHS) by Race and Ethnicity, Grand Rapids - Wyoming MSA/MD, 2011	95

4 Wyoming – Analysis of Impediments and Housing Study 2013

Table V.4: Denial Rate of Applications for Refinance Loans and Home Improvement Loans by Race and Ethnicity, Grand Rapids - Wyoming MSA/MD, 2011 96

Table V.5: Denial Rate of Applications for Conventional Home-Purchase Loans by Race/Ethnicity and Income, Grand Rapids - Wyoming MSA/MD, 2011 97

Table V.6: Denial Rate of Applications for Government Guaranteed Home-Purchase Loans (FHA, VA, and FSA/RHS) by Race/Ethnicity and Income, Grand Rapids - Wyoming MSA/MD, 2011 98

Table V.7: Denial Rate of Applications for Refinance Loans by Race/Ethnicity and Income, Grand Rapids - Wyoming MSA/MD, 2011 99

Table V.8: Denial Rate of Applications for Home Improvement Loans by Race/Ethnicity and Income, Grand Rapids - Wyoming MSA/MD, 2011 100

Table VI.1: Maximum Affordable Monthly Housing Costs..... 102

Table VI.2: Homeownership and Headship Rates, United States, 2010 103

Table VI.3: Estimated Homeowner/Renter Demand by Age Group - City of Wyoming 104

Table VI.4: Ownership Demand by Age and Income, in Number of Households – 104

Table VI.5: Renter Demand by Age and Income, in Number of Households – 105

Table VI.6: Supply of Homestead Housing Units by Value - City of Wyoming..... 105

Table VI.7: Supply of Rental Housing Units by Monthly Rent - City of Wyoming 105

Table VI.8: Overall Gap Analysis, City of Wyoming..... 106

Table VI.9: Affordability Gap Analysis: Homestead Properties, City of Wyoming 106

Table VI.10: Affordability Gap Analysis: Rental Properties, City of Wyoming 107

Table VI.11: Estimated Homeowner/Renter Demand by Age Group – Overall Market 108

Table VI.12: Ownership Demand by Age and Income, in Number of Households – 108

Table VI.13: Renter Demand by Age and Income, in Number of Households – 109

Table VI.14: Supply of Homestead Housing Units by Value – Overall Market 109

Table VI.15: Supply of Rental Housing Units by Monthly Rent – Overall Market..... 109

Table VI.16: Overall Gap Analysis, Greater Grand Rapids Housing Market..... 110

Table VI.17: Affordability Gap Analysis: Homestead Properties, Overall Market 110

Table VI.18: Affordability Gap Analysis: Rental Properties, Overall Market..... 111

Table VI.19: Estimated Homeowner/Renter Demand by Age Group – Urban Core Typology 112

Table VI.20: Ownership Demand by Age and Income, in Number of Households – 113

Table VI.21: Renter Demand by Age and Income, in Number of Households – 113

Table VI.22: Supply of Homestead Housing Units by Value – Urban Core Typology..... 114

Table VI.23: Supply of Rental Housing Units by Monthly Rent – Urban Core Typology 114

Table VI.24: Overall Gap Analysis, Urban Core Typology..... 114

Table VI.25: Affordability Gap Analysis: Homestead Properties, Urban Core Typology..... 115

Table VI.26: Affordability Gap Analysis: Rental Properties, Urban Core Typology..... 115

Table VI.27: Estimated Homeowner/Renter Demand by Age Group – Historic Density Typology, Overall 117

Table VI.28: Estimated Homeowners/Renters Demand by Age Group - Historic Density Typology, Wyoming 117

Table VI.29: Ownership Demand by Age and Income, in Number of Households – 118

Table VI.30: Renter Demand by Age and Income, in Number of Households – 118

Table VI.31: Ownership Demand by Age and Income, in Number of Households – 119

Table VI.32: Renter Demand by Age and Income, in Number of Households – 119

Table VI.33: Supply of Homestead Housing Units by Value – 120

Table VI.34: Supply of Rental Housing Units by Monthly Rent – 120

Table VI.35: Supply of Homestead Housing Units by Value – 120

Table VI.36: Supply of Rental Housing Units by Monthly Rent – 120

Table VI.37: Overall Gap Analysis, Historic Density Typology, Overall	121
Table VI.38: Overall Gap Analysis, Historic Density Typology, Wyoming	121
Table VI.39: Affordability Gap Analysis: Homestead Properties,.....	122
Table VI.40: Affordability Gap Analysis: Homestead Properties,.....	122
Table VI.41: Affordability Gap Analysis: Rental Properties,.....	123
Table VI.42: Affordability Gap Analysis: Rental Properties,.....	123
Table VI.43: Estimated Homeowner/Renter Demand by Age Group – Post-War Community Typology, Overall.....	125
Table VI.44: Estimated Homeowners/Renters Demand by Age Group – Post-War Community Typology, Wyoming.....	125
Table VI.45: Ownership Demand by Age and Income, in Number of Households –	126
Table VI.46: Renter Demand by Age and Income, in Number of Households –	126
Table VI.47: Ownership Demand by Age and Income, in Number of Households –	127
Table VI.48: Renter Demand by Age and Income, in Number of Households –	127
Table VI.49: Supply of Homestead Housing Units by Value –.....	128
Table VI.50: Supply of Rental Housing Units by Monthly Rent –	128
Table VI.51: Supply of Homestead Housing Units by Value –.....	128
Table VI.52: Supply of Rental Housing Units by Monthly Rent –.....	128
Table VI.53: Overall Gap Analysis, Post-War Community Typology, Overall.....	129
Table VI.54: Overall Gap Analysis, Post-War Community Typology, Wyoming.....	129
Table VI.55: Affordability Gap Analysis: Homestead Properties,.....	130
Table VI.56: Affordability Gap Analysis: Homestead Properties,.....	130
Table VI.57: Affordability Gap Analysis: Rental Properties,.....	131
Table VI.58: Affordability Gap Analysis: Rental Properties,.....	131
Table VI.59: Estimated Homeowner/Renter Demand by Age Group – Modern Large Lot Typology, Overall	133
Table VI.60: Estimated Homeowners/Renters Demand by Age Group – Modern Large Lot Typology, Wyoming.....	133
Table VI.61: Ownership Demand by Age and Income, in Number of Households –	134
Table VI.62: Renter Demand by Age and Income, in Number of Households –	134
Table VI.63: Ownership Demand by Age and Income, in Number of Households –	135
Table VI.64: Renter Demand by Age and Income, in Number of Households –	135
Table VI.65: Supply of Homestead Housing Units by Value –.....	136
Table VI.66: Supply of Rental Housing Units by Monthly Rent –.....	136
Table VI.67: Supply of Homestead Housing Units by Value –.....	136
Table VI.68: Supply of Rental Housing Units by Monthly Rent –.....	136
Table VI.69: Overall Gap Analysis, Modern Large Lot Typology, Overall.....	137
Table VI.70: Overall Gap Analysis, Modern Large Lot Typology, Wyoming.....	137
Table VI.71: Affordability Gap Analysis: Homestead Properties,.....	138
Table VI.72: Affordability Gap Analysis: Homestead Properties,.....	138
Table VI.73: Affordability Gap Analysis: Rental Properties,.....	139
Table VI.74: Affordability Gap Analysis: Rental Properties,.....	139
Table VI.75: Estimated Homeowner/Renter Demand by Age Group – Rural Agricultural Typology	140
Table VI.76: Ownership Demand by Age and Income, in Number of Households –	141
Table VI.77: Renter Demand by Age and Income, in Number of Households –	141
Table VI.78: Supply of Homestead Housing Units by Value – Rural Agricultural Typology	142
Table VI.79: Supply of Rental Housing Units by Monthly Rent – Rural Agricultural Typology	142
Table VI.80: Overall Gap Analysis, Rural Agricultural Typology.....	142

6 Wyoming – Analysis of Impediments and Housing Study 2013

Table VI.81: Affordability Gap Analysis: Homestead Properties, Rural Agricultural Typology	143
Table VI.82: Affordability Gap Analysis: Rental Properties, Rural Agricultural Typology	143
Table VI.83: Comparison of Gaps among Typologies	145
Table VI.84: Total Potential Units Per Typology, Based on Zoning Ordinance	147
Table VI.85: Demand for New Units vs Potential Supply of New Units	149

List of Maps

Map 1: Housing Typologies - Greater Grand Rapids Housing Market	16
Map 2: Housing Typologies - City of Wyoming	17
Map 3: African American Population by Census Tract	24
Map 4: Hispanics by Census Tract	25
Map 5: Other Minorities by Census Tract	26
Map 6: Other Minorities by Census Tract	27
Map 7: Housing for the Disabled	43
Map 8: Bus Routes Serving Wyoming	61
Map 9: School Districts Serving Wyoming	63
Map 10: Vacant Parcels by Zoning District	148
Map 11: Recommended Actions	158

Appendix

- Property Tax Hardship Exemption Guidelines
- Fair Housing Complaint and Testing Statistics 2004 – 2012
- Public Engagement News Articles

I. Introduction and Executive Summary of the Analysis

Exercising free and unfettered access to residential housing is considered one of the most important choices that American families make, affected by personal, educational and employment goals. Because the decision of where to “settle down” is so critical to advancing equal access to positive opportunity, access to fair housing is a goal that the Local, State, and the Federal Government must achieve in order to fulfill true equality for all persons.

The Department of Housing and Urban Development’s defines “fair housing choice” as the ability of persons with similar income levels to enjoy the same housing choices regardless of race, color, religion, sex, handicap, familial status, or national origin.

Community Development Block Grant (CDBG) Entitlement Jurisdictions, such as Wyoming, have an obligation to become fully aware of the existence, nature and causes of all barriers to fair housing and the resources available to minimize and overcome them. Without such information, Wyoming’s fair housing planning objectives will fall short. The City may waste limited resources on initiatives that were believed to help overcome access to fair housing that, in fact, had minimal measurable outcomes. Updating the Analysis of Impediments to Fair Housing Choice allows the City to review and investigate contemporary barriers to fair housing.

This Analysis of Impediments was structured using recommended formatting in accordance with the Fair Housing Guide, published by the U.S. Department of Housing and Urban Development (HUD). At the end of most sections, *strategies* exist to help City staff and leaders identify ways to remove barriers and increase fair and affordable housing options for all, especially protected classes, including racial and ethnic minorities and low- to moderate-income persons.

The Housing Needs Analysis is an important companion to the Analysis of Impediments. Using demographic and market data, it analyzes the demand for housing in Wyoming and the Greater Grand Rapids area, then compares that to the available supply to determine the opportunities for development and redevelopment, as well as the availability of affordable housing. Together, the Housing Needs Analysis and Analysis of Impediments can be used to guide future housing and land use decisions in Wyoming.

A. Who Conducted

The 2013 Analysis of Impediments to Fair Housing Choice (AI) was prepared by the City of Wyoming with assistance from McKenna Associates in accordance with the Fair Housing Guide, published by the U.S. Department of Housing and Urban Development (HUD).

B. Participants

The City requested input from the following groups during the development of the AI:

- Residents of Wyoming
- Wyoming Mayor and City Council
- Wyoming Community Development Committee
- Wyoming Downtown Development Authority
- Wyoming Housing Commission
- Wyoming Planning Commission
- Wyoming Zoning Board of Appeals
- Stiles Roar Rentals/Hidden Spring LLC
- S&C Properties
- Granger Group
- LINC Community Revitalization, Inc.
- Fair Housing Center of West Michigan



The City of Wyoming Community Services Department, with assistance from McKenna Associates, a Community Planning and Design firm located in Northville, MI held two focus groups during the day with representation from developers, landlords, housing providers, fair housing advocates and non-profits and a public forum during the evening on March 27, 2013.

Focus Group #1: Developers, Financiers, Rental Property Owners, Chamber of Commerce Representatives and Related Sectors

March 27, 2013, 10:00 to 11:30 AM, Wyoming Public Library

“SWOT ANALYSIS” - Focus group participants were asked to discuss and analyze perceived Strengths, Weaknesses, Opportunities, and Threats to the development of additional housing in Wyoming. Through the exercise, participants were asked to think about the following questions:

1. How can the potential pool of buyers/renters in Wyoming be increased?
2. What market niches have been successful in Wyoming?
3. What do potential buyers/renters look for in housing and neighborhoods?
4. How can the market for housing in Wyoming best be leveraged to improve the housing stock and attract new residents?

Table I.1: Focus Group #1 Responses - "Strengths"

STRENGTHS
Bus routes running north/south through community, connecting Wyoming to Grand Rapids and communities to the south
Diversity of residents (race/family size/age)
The Grand Rapids Metropolitan Area is growing!
For residents wanting access to transit and good schools, Wyoming Schools are a good option
Young residents may be priced out of central Grand Rapids
Byron Center Schools
Neighborhood loyalty
Southern portion of town is close to RiverTown Crossings Mall (jobs)
Metro Health Hospital
Wyoming rental inspections
Fast code enforcement response
The "Pan handle" (SW corner of City) is growing
Public Safety – Police/Fire/EMS has improved over the last three to four years

Table I.2: Focus Group #1 Responses - "Weaknesses"

WEAKNESSES
Area directly south of 44 th Street: feels neglected by City
Rental inspections off track – should target offenders (visibly deteriorating, complaint based), not everyone
First Impression: not good, neighborhoods can look "dumpy"
Property taxes higher
Residents who utilize Section 8 Housing Vouchers and other housing assistance are sometimes not aware of the housing costs not covered by rent (water, heat, gas, electric, etc.)
Lack of community groups and neighborhood associations.
Lack of volunteer assistance for neighborhood improvements

Table I.3: Focus Group #1 Responses - "Opportunities"

OPPORTUNITIES
Bus Rapid Transit of S. Division Ave.
Gentrification in downtown Grand Rapids, new residents may move to Wyoming
Grandville and Byron Center Schools
Market school districts to new residents; public relations
New performing Arts Center bond proposal; will it pass?
City is close to RiverTown Crossings Mall
Metro Health Hospital
M-6
Small businesses on S. Division Ave., 28 th Street
Home repair programs
Neighborhood organizations (need more, very few established neighborhoods associations in the City)
Increasing rents

Immigration

Low-cost healthcare program at Metro Health

Table I.4: Focus Group #1 Responses - "Threats"

THREATS
Perceived increase in low-income families due to gentrification in downtown Grand Rapids
Residential decline in Kentwood, Godfrey Lee , Godwin Heights School Districts
Combination of Rogers High School and Wyoming Park High School – people see it as Wyoming Park High School closing
Businesses going to M-6 and downtown Grand Rapids, Wyoming right in middle
Poor maintenance of rental homes and small businesses
Unattractive business districts
Building inspection process is costly: <ul style="list-style-type: none"> • Need to be proactive, rather than reactive • Inspections of foreclosures before Certificate of Occupancy is issued, which prevents people from buying “fixer uppers” and living in them while they bring them into compliance, allow people some time to make repairs
Lack of housing maintenance programs by entities other than the City (CDBG)
Increasing rental costs
New immigrants and overcrowding of housing units

Focus Group #2: Non-Profits and Fair Housing Stakeholders

March 27, 2013, 1:30 PM to 3:00 PM, Wyoming Public Library

“FIX, KEEP, ASPIRE” - Focus group participants were asked to discuss and analyze the conditions and trends in Wyoming that should be “kept” (don’t change, we like it) “fixed” (let’s modify to make better), and “aspired” for (we would like to have this “item” in the future). The term “item” can refer to a community improvement, amenity, policy, law/regulation or event. Through the exercise, participants were asked to think about the following questions:

1. What are the social, economic, environmental, or physical barriers to affordable, quality, housing in Wyoming?
2. How can they be reduced or eliminated?
3. How can the cause of environmental justice be advanced in Wyoming’s neighborhoods?
4. What are the barriers to economic development in Wyoming and in what neighborhoods are they most pronounced?

Table I.5: Focus Group #2 Responses "Fix"

FIX
It is difficult to develop/rehabilitate residential properties
Current practice of selling property to investors vs. single owners in minority neighborhoods
It is difficult to get homes under foreclosure or that are bank owned to follow property maintenance codes
Property maintenance issues off of 28 th St., closer to Grand Rapids

Housing discrimination based on familial status
Housing discrimination based on disability status
Housing discrimination based on race
Trends of posing housing availability advertisements online (without professional review); prolific use of internet has increased Familial Status complaints
GM plant brownfield, can't use public funds (Neighborhood Stabilization Program, for example)
It's difficult to develop infill sites: Home Builders Association of Greater Grand Rapids
Cost of not educating new residents of all types about housing opportunities in Wyoming and Grand Rapids metropolitan area
Increase access to housing assistance and social services for immigrants (as opposed to refugees)
Fair housing testing: testers scripted to be Hispanic were required to provide "papers" while testers scripted as Canadian were not required to provide "papers"
Advertising for senior housing developments not being inclusive (accessibility, race, religion)

Table I.6: Focus Group #2 Responses "Keep"

KEEP
Fair Housing Center's Advertisement Review Program
New PILOT (Payment in Lieu of Taxes) ordinance
Training and education programs for fair housing
Partnership / strong relationship between Fair Housing Center of West Michigan and City
NSP (Neighborhood Stabilization Program) funding
Relationships with CDCs (Community Development Corporations)
Refugees' access to housing assistance and social services

Table I.7: Focus Group #2 Responses "Aspire"

ASPIRE
Work with banks regarding maintenance of all bank-owned properties, especially along 28 th Street corridor
Stabilize neighborhoods that have been hit by foreclosures
Use PILOT program along 28 th Street corridor
Re-institute ROC program (previously led by Urban League)
Better protections against discrimination based on sexuality
Create "communities of opportunity"
Improved bus routing
High-quality mixed-income housing development along Division St. Bus Rapid Transit line
More active neighborhood associations
Fair housing training for community planners – especially with regards to accessibility requirements
Infill – make it easier from a zoning and code perspective

Public Forum

March 27, 2013, 7:00 PM to 8:30 PM, Wyoming Public Library

The City publicized a Public Forum for the benefit of this study, and while a few persons pre-registered for the public forum, with the exception of City staff, only one person attended the public forum. The

12 Wyoming – Analysis of Impediments and Housing Study 2013

City's Department of Community Services utilized the Wyoming Record, the Wyoming Advance, Facebook, and E-Notice lists for rental property owners and developers to advertise the Public Forum. Additionally, between February 11th and March 15th, the local newspaper published four articles about the Analysis of Impediments and Housing Needs Assessment process, including a solicitation for attendees for all three of the public engagement mechanisms. In spite of the low attendance at the forum, McKenna made the scheduled presentation and solicited information from the one attendee.

Fair Housing and Housing Needs Survey

The City also created a survey on fair housing and housing needs using "Survey Monkey" (www.surveymonkey.com). The survey was posted on the City's website, a solicitation was printed in the Wyoming Advance (newspaper of general circulation) and a link to the survey was sent via e-mail to individuals who have opted to receive information from the city via e-mail. A total of 471 persons participated in the survey. Many questions allowed respondents to select more than one answer and fill in information under "other" and respondents were permitted to skip questions. Below is a summary of the key findings from the survey.

- Of those who answered the question (449), 62% said they were Wyoming residents, 22% indicated they were non-residents of Wyoming and 6% indicated they were landlords.
- Of those who answered the question (418), 73% said if they encountered housing discrimination they would report it, and 12% said they would not know what to do.
- Of those who answered the question (432), only 5.5% said they believed they encountered housing discrimination.
- Of those who answered the question (383), 54.5% said they would contact the Wyoming Housing Commission, and 42% said they would contact the City of Wyoming.
- Of those who answered the question (242), 45% believed race was the cause of housing discrimination and 20% believed familial status (Living with children under the age of 18) was the cause. 39% said they believed discrimination did not occur.
- Of those who answered the question (349), 35% said that Employment issues (Low wages, unemployment, lack of job training, lack of transportation options to/from work) and 18% said that Landlords, realtors, banks and insurance providers are worried of financial loss when working with individuals and families that receive government assistance (housing subsidies, food stamps, etc.) played the largest role in preventing individuals and families from accessing the housing they desire.
- Of those who answered the question (383), 26% said they would attend educational opportunities regarding fair housing laws if offered by the City of Wyoming.
- Of those who answered the question (382), 84% said they owned their home or live with someone who does.
- Of those who answered the question (320), 86% said they plan on owning a home within the next five years.
- Of those who answered the question (168), roughly 81% said they wanted to live in the southern portion of the City, citing schools, available land, and close proximity to the highway and jobs as the reason.

C. Methodology Used

The preparation of the Analysis of Impediments involved the following process:

- A comprehensive review of the City’s laws, regulations and administrative procedures, policies, and practices.
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes.
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.
- A review of public participant responses to focus groups and community.

The information needed for conducting the AI included the following:

- Public policies, practices, and procedures involving housing and housing-related activities.
- Zoning and land use policies, tax assessment/abatement practices.
- The nature and extent of fair housing complaints/suits or other data that may evidence the City’s achievement of fair housing choice.
- Demographic patterns.
- Home Mortgage Disclosure Act (HMDA) data.
- Results of Fair Housing testing.
- Patterns of occupancy in Section 8, public and assisted housing, and private rental housing.
- Prior Wyoming Analyses of Impediments to Fair Housing Choice.

The Housing Needs Assessment is an analysis of the supply and demand for various types of housing in greater Grand Rapids and Wyoming specifically, including recommendations for types of development. The specific methodologies and data required for Housing Needs Assessment is explained in Chapter VI. An explanation of neighborhood typologies found in Wyoming and the Wyoming “commuter-shed” are found in Chapter II.

D. How Funded

The Analysis of Impediments and Housing Needs Assessment are funded by the City of Wyoming’s Community Development Block Grant program and the City’s Planning Department.

E. Conclusions and Action Plan

Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, and other goals. Because housing choice is so critical, affordable housing is a goal the City and the private market must achieve if equality of opportunity is to become a reality. In general, barriers preventing fair and affordable housing from being accessed by vulnerable populations such as racial minorities, low- to moderate-income individuals and the disabled in Wyoming include:

The Conclusions and Action Plan are located in Chapter VII of this document.

II. Jurisdictional Background Data

A. Wyoming Housing Market

In order to analyze the market for housing in Wyoming, the boundaries of the regional housing market must be determined. Demand for housing does not stop at the City limits. In fact, when choosing housing, people will consider any neighborhood or community that is within a reasonable commuting distance of their job or school.

Therefore, in order to determine the Overall Housing Market that Wyoming is a part of, a map was created showing the area within a 20.1 minute drive of the corner of 28th Street and Burlingame Avenue, in the heart of Wyoming. 20.1 minutes represents that average commute time for a Wyoming resident. Therefore, area inside that drive time boundary is the region where a person could live and have a similar commute to living in Wyoming.

The Overall Housing Market, which is shown on Map 1, covers most of the Greater Grand Rapids region. It stretches from Zeeland in the southwest to Rockford in the Northeast.

B. Housing Typologies

Identifying Different Typologies

Different households desire different types of housing. Some households prefer new homes with big yards and the latest amenities. Others prefer older homes with architectural detailing in a walkable neighborhood. When analyzing a housing market, it is important to determine which typologies are demanded in order to recommend actions to target the neighborhoods where people want to live.

The typology categories are not based on existing demographics or projected demographics. They are simply reflections of the style of homes and the layout of neighborhoods. The assumption is that the people who live in a given typology prefer that typology over others, because they choose to live there, but not because of any particular demographic characteristic they may have.

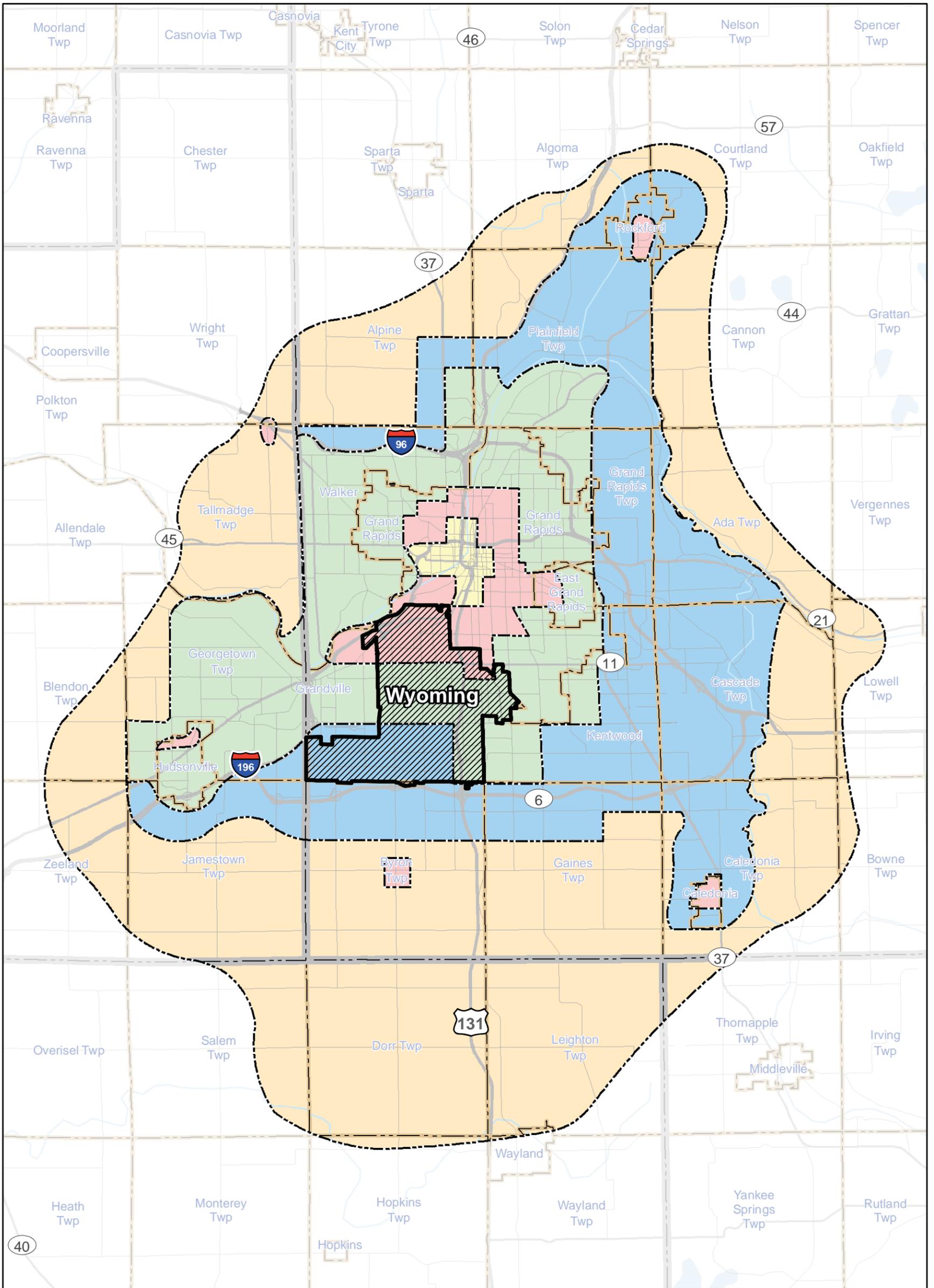
The Housing Needs Assessment, which is included in Chapter 6, breaks down the supply, demand, and affordability of housing in the Grand Rapids region, and Wyoming specifically, by typology. For the purposes of this study, the region has been divided into five typologies:

- Urban Core Typology
- Historic Density Typology
- Post-War Community Topology
- Modern Large Lot Typology
- Rural Agricultural Typology

Map 1 shows the general locations of the typologies in the region. The boundaries on the map were drawn from local knowledge and aerial photography. Within each typology, there is a significant amount

of variation in housing design, type/tenure, and upkeep. However, each typology area has consistent density, age of housing, and neighborhood design throughout within its boundaries.

Three of the typologies can be found within Wyoming – Historic Density, Post-War Community, and Modern Large Lot. Their locations for the purposes of this study can be found on Map 2.



Map 1
Housing Typologies
Greater Grand Rapids Housing Market, Michigan



June 4, 2013

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- | | | |
|--------------------|--------------------|----------------------------|
| Urban Core | Modern Large Lot | Surrounding Municipalities |
| Historic Density | Rural Agricultural | County Boundaries |
| Post-War Community | City of Wyoming | Lake |

Data Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.

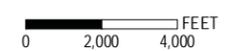
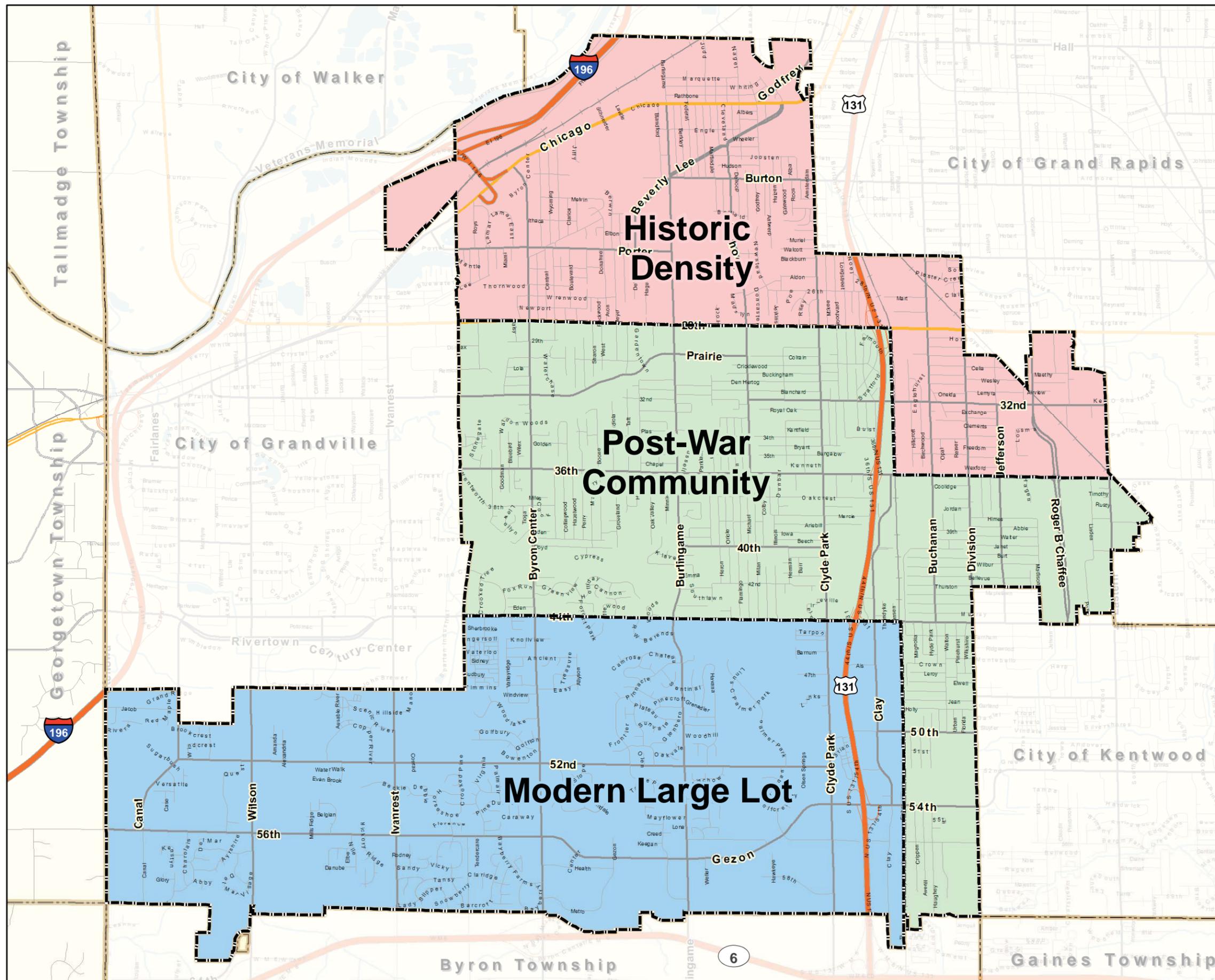
Map 2 Housing Typologies

City of Wyoming, Michigan

April 9, 2013

LEGEND

- Historic Density
- Post-War Community
- Modern Large Lot
- Surrounding Municipalities



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Data Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.

Urban Core Typology

The Urban Core housing typologies is characterized by very dense housing in an urban setting. Multiple-family buildings, both condominiums and apartments, are very common, including everything from high-rises to the 4-6 story structures that take up entire blocks, to small 2-3 story apartment buildings. Commercial or industrial properties that have been converted to residential are also common, as are mixed use buildings including office and/or retail along with housing.



Single family homes in this typology tend to either be townhouses/rowhomes or be clustered very close together with small yards and limited driveways. They may be mixed in with other types of housing or even with commercial or institutional uses.



The Urban Core typology tends to have older housing, although recent renewed interest in central city living means that significant numbers of new units have been constructed in this typology in the last 10-20 years.

In the Greater Grand Rapids housing market, the Urban Core typology can be found in downtown Grand Rapids and in surrounding neighborhoods such as Heartside, North Monroe, and the Lower West Side.

Currently, there is no Urban Core Typology housing in Wyoming, but opportunities exist to develop this type of housing, especially along 28th Street, in Wyoming's downtown area, and Division Avenue, along the Silver Line BRT corridor.

Historic Density Typology

The Historic Density Typology is characterized by homes built generally prior to World War II and laid out close together, with smaller yards, in gridded, dense neighborhoods. In some cases, duplexes and small apartment buildings are interspersed with the single family homes.

Some Historic Density neighborhoods feature smaller homes, but others have large, ornate houses. Examples of the latter in the Grand Rapids area include Heritage Hill, Ottawa Hills, and the older portion of East Grand Rapids.



Historic Density communities can be re-created with new construction if their density patterns and layouts are replicated. Additionally, infill and renovations are popular options to update the housing stock while maintaining the desirable “bones” of the neighborhoods.



The Historic Density typology covers an area including much of the City of Grand Rapids, and the older portions of Grandville and East Grand Rapids. It also includes the older centers of Marne, Hudsonville, Caledonia, Byron Center, and Rockford.

Within Wyoming, the Historic Density Typology can be found generally north of 28th Street, especially along Porter Street and in the Galewood neighborhood.

Post-War Community Typology

The Post-War Community typology was built in the decades following World War II, during a time of economic and population growth boom in the United States. The homes in Post-War Community are on larger lots with larger yards, and there is less variation in size and design, than in the Historic Density typology.



Post-War Community neighborhoods typically have interconnected streets, but are not always complete grids. They also frequently have sidewalks and are designed to allow children and families to walk or bike to parks and schools, but the retail is often segregated and designed to be most accessible to cars rather than pedestrians.

Multiple-family housing in Post-War Community is usually in the form of small apartment complexes with 2-4 buildings and amenities like swimming pools and tennis courts. These complexes are usually separated from nearby single family homes.

Post-War Community is harder to replicate with new housing than other typologies, because the Modern Large Lot typology is designed to be an updated version of the same design principles. However, as they have aged, many Post-War Community neighborhoods have developed unique and desirable characters and could be targeted for renovation or infill in order to meet any unmet demand.



Post-War Community is the most populous housing typology in Greater Grand Rapids and also has the most housing units. It covers to outlying portions of the City of Grand Rapids, especially the southeast, northeast, and far west sides, as well as large portions of the cities of Walker, Kentwood, East Grand Rapids, Grandville and Hudsonville. Post-War Community housing can also be found in Georgetown, Plainfield, and Grand Rapids Townships.

Within Wyoming, the Post-War Community Typology can be found generally between 28th Street and 44th Street, including the Leisure Acres, Fisher Street Station, and Wedgewood neighborhoods.

Modern Large-Lot Typology

The Modern Large-Lot typology is the type of neighborhood that has been built on the edge of metropolitan regions since approximately 1980. It is typified by homes on curvilinear streets with large yards. Neighborhoods are often self-contained, with one or two entrances from a major road to ensure privacy.

Homes in Modern Large-Lot neighborhoods are frequently larger than in other typologies and are equipped with up-to-date amenities and floor plans. In some cases, they are custom built.

While residential streets in Modern Large-Lot neighborhoods frequently have sidewalks, major roads frequently do not. There are very rarely parks, schools, or retail within the reach of the connecting sidewalks. However, these types of amenities are frequently very easily accessible by car.



Multiple-family housing in the Modern Large-Lot typology typically includes large, self-contained complexes with robust amenities. These are generally separated from the single-family homes.

The Modern Large-Lot typology covers the outer edge of urbanization in Greater Grand Rapids, including the eastern portion of Kentwood, the northern portion of Walker, and parts of Jamestown, Georgetown, Byron, Gaines, Caledonia, Cascade, Ada, Grand Rapids, Plainfield, and Alpine Townships.

Within Wyoming, the Modern Large-Lot Typology can be found generally south of 44th Street, including neighborhoods like Chateau Estates, Chalet Estates, Bayberry Farms, and Delmar Farms.

Rural Agricultural Typology

The Rural Agricultural typology is the non-urbanized part of the housing market. Residential units in this area are either associated with agriculture or on very large “rural estate lots.” The age of housing can vary dramatically, from 100+ year old farmhouses to huge, modern homes built in the past decade or two. Some lots are heavily wooded and include creeks or ponds.

Multiple-family housing is very rare, as the available infrastructure generally doesn’t support it. Sidewalks and walkable destinations are also rare. Residents of the Rural Agricultural typology choose this typology because they value the natural environment, rather than urban amenities.



The Rural Agricultural typology covers the area within the Overall Housing Market that is not urbanized.

C. Demographic Data

Population

According to the 2010 Census, Wyoming had 72,125 residents, as broken down in Table II.1. The City grew by approximately 5% between the 2000 and 2010 Censuses. The area defined as the Overall Housing Market also grew by 5%, to 614,311 people. Table II.1 shows the population change in the areas containing the various housing typologies described in Section B.

Public Input:

When discussing moving from Wyoming, respondents indicated they prefer to remain in their current homes: “I love Wyoming, it’s where we are planting our church and it’s the best place on earth” and “This is where I live, it’s quite most of the time, has a park down the street and people are friendly”.

All the population growth in Wyoming and the Overall Housing Market came from additional population in the Modern Large-Lot and Rural Agricultural areas. All other typologies declined in population. However, the Post-War Community typology declined very slowly. Additionally, 2012 ESRI Data shows that the population of the Urban Core typology grew between 2010 and 2012 and is now higher than it was in 2000, likely due to the opening of new dense housing developments in downtown Grand Rapids.

Table II.1: Population Change 2000-2010

	2000 Population	2010 Population	Percentage Change
City of Wyoming	69,386	72,125	+3.9%
Historic Density	19,250	18,929	-3.0%
Post-War Community	36,764	35,921	-2.3%
Modern Large-Lot	13,946	17,989	+29.0%
Overall Housing Market	584,857	614,311	+5.0%
Urban Core	25,228	24,625	-2.4%
Historic Density	110,926	101,603	-8.4%
Post-War Community	256,989	256,883	-0.1%
Modern Large-Lot	121,188	144,222	+19.0%
Rural Agricultural	70,526	86,978	+23.2%

Source: U.S. Census, ESRI

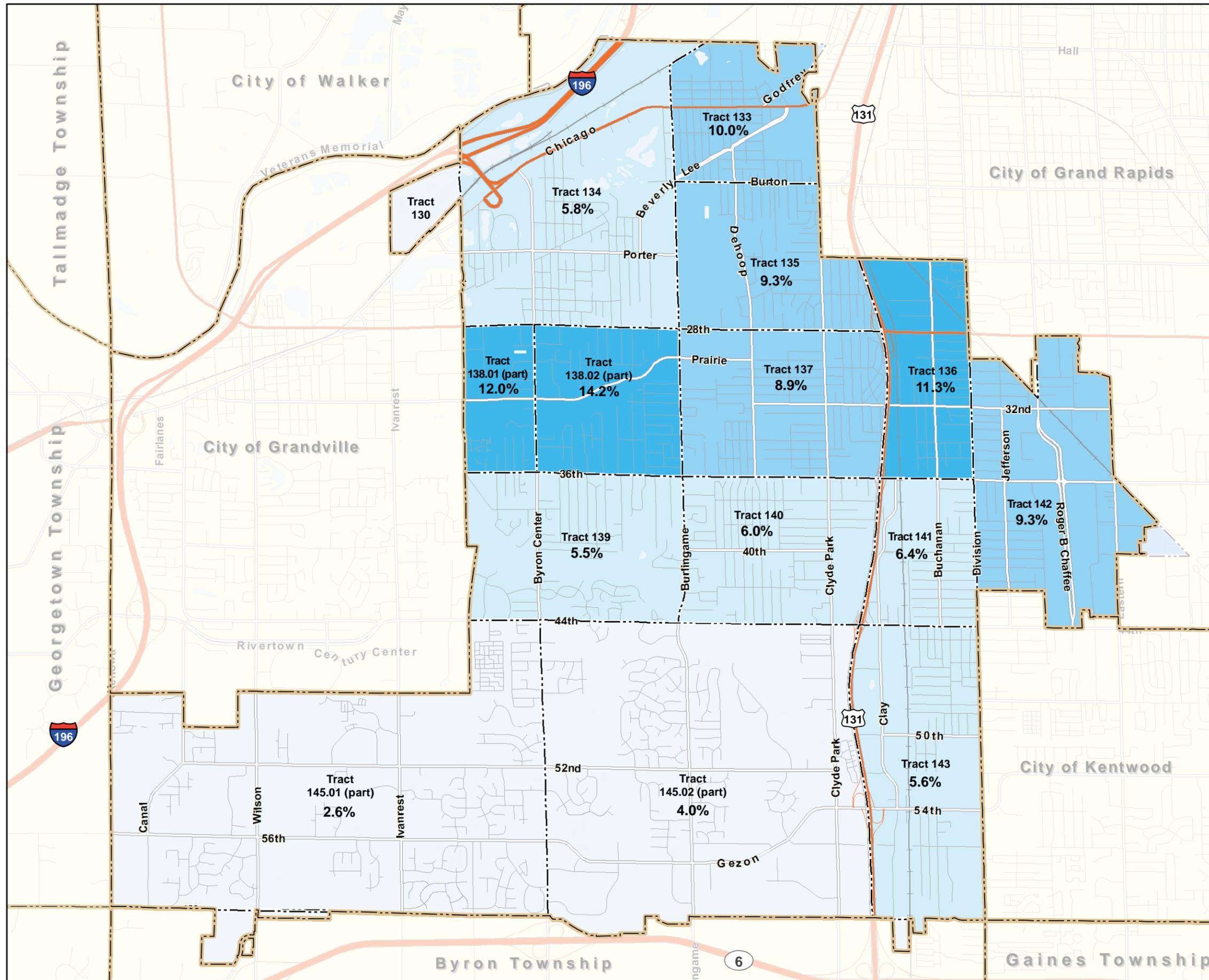
Race and Ethnicity

In the 2010 Census, 75.8 percent of Wyoming’s population identified as White, 7.2 percent identified as Black, 2.8 percent identified as Asian, 9.6 percent identified as “some other race and 3.8 percent identified as two or more races. 19.4 percent of the City’s population identified as being of Hispanic or Latino ethnicity. Persons identifying as Hispanic or Latino can be of any race. When this data is viewed at the census tract level, one can get a better understanding of the diversity in various areas within the city. For example, there appears to be a residential relationship between census tracts with higher percentages of Black and higher percentage of Two or More Races. It is also worth noting there is a higher percentage of residents noting “Other” race within the City when compared to Kent County and the State of Michigan, potentially indicating that many Hispanic and Latino or foreign born respondents consider themselves to be of a race that the census does not identify.

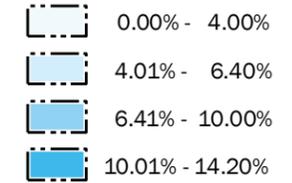
Map 3 Percent African-American Residents

City of Wyoming, Michigan

June 4, 2013



AFRICAN AMERICAN RESIDENTS



LEGEND



0 2,000 4,000 FEET



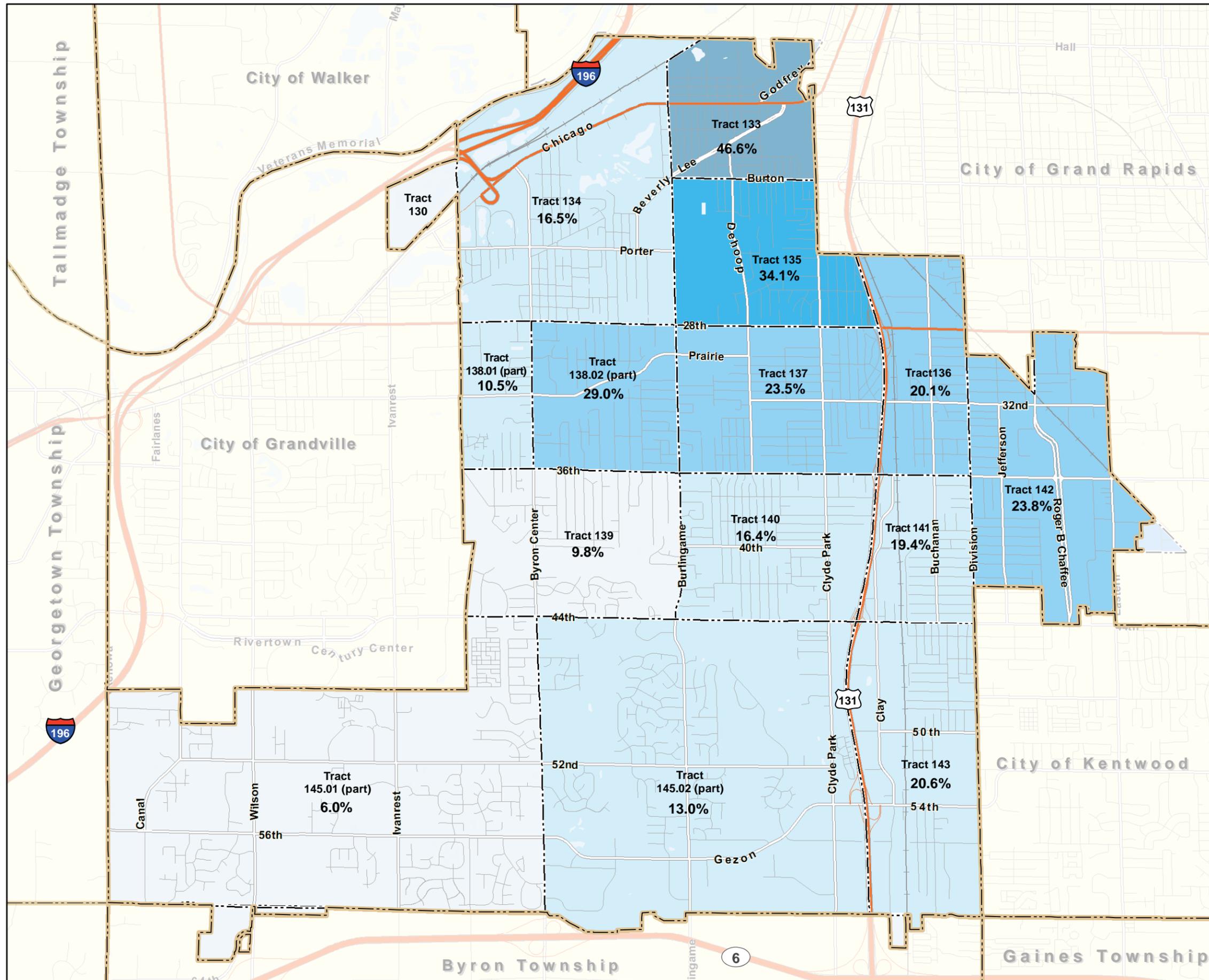
McKENNA
ASSOCIATES

Base Map Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.
Data Source: 2010 U.S. Census

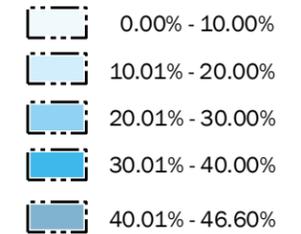
Map 4 Percent Hispanic Residents (of any race)

City of Wyoming, Michigan

June 4, 2013



HISPANIC RESIDENTS



LEGEND



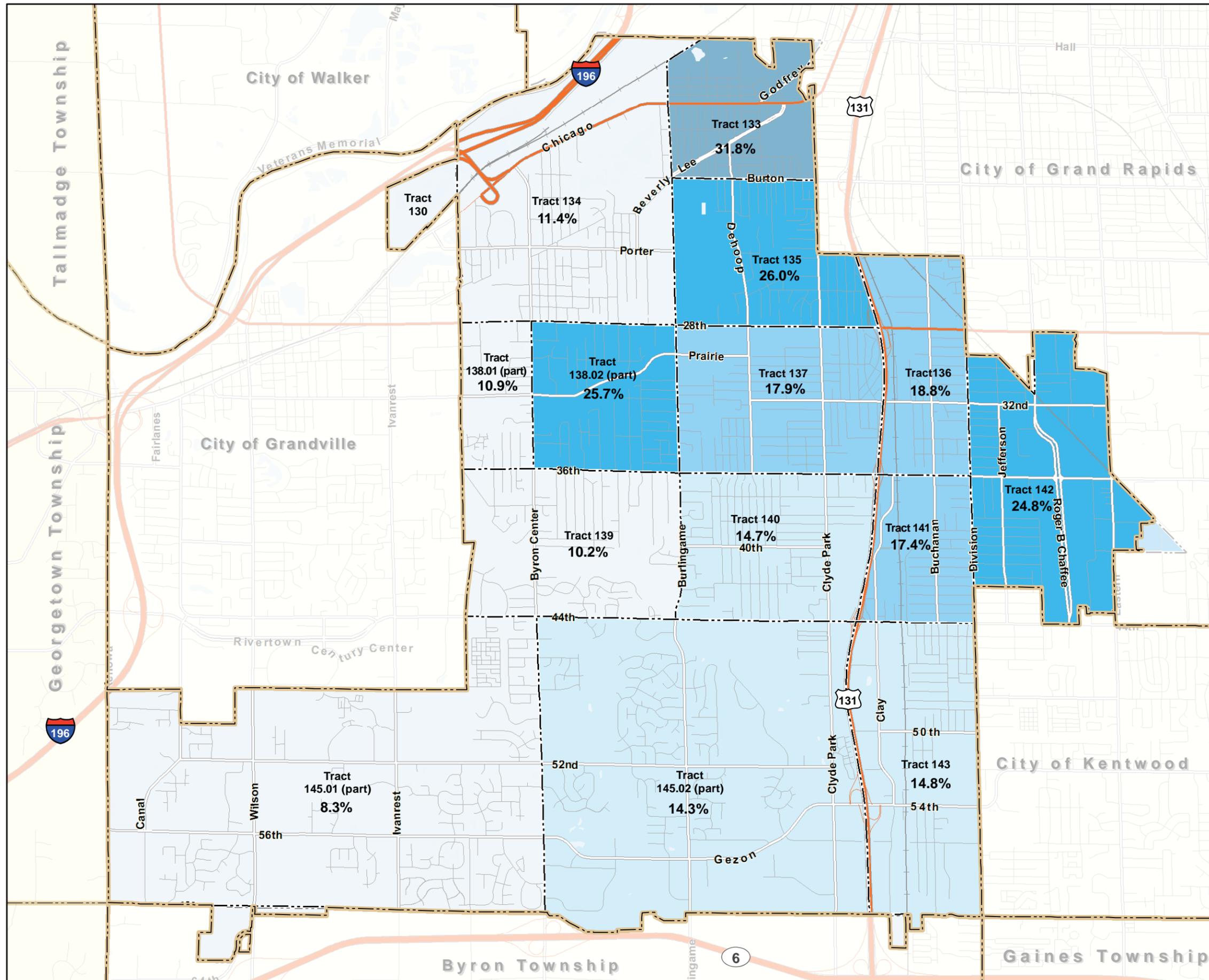
McKENNA
ASSOCIATES

Base Map Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.
Data Source: 2010 U.S. Census

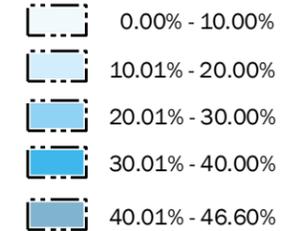
Map 5 Percent Other Minority Residents

City of Wyoming, Michigan

June 4, 2013



NON-AFRICAN AMERICAN AND NON-WHITE RESIDENTS



LEGEND



* Census Race Categories included in this map: American Indian & Alaskan Native, Asian, Pacific Islander, Other and Two or More Races



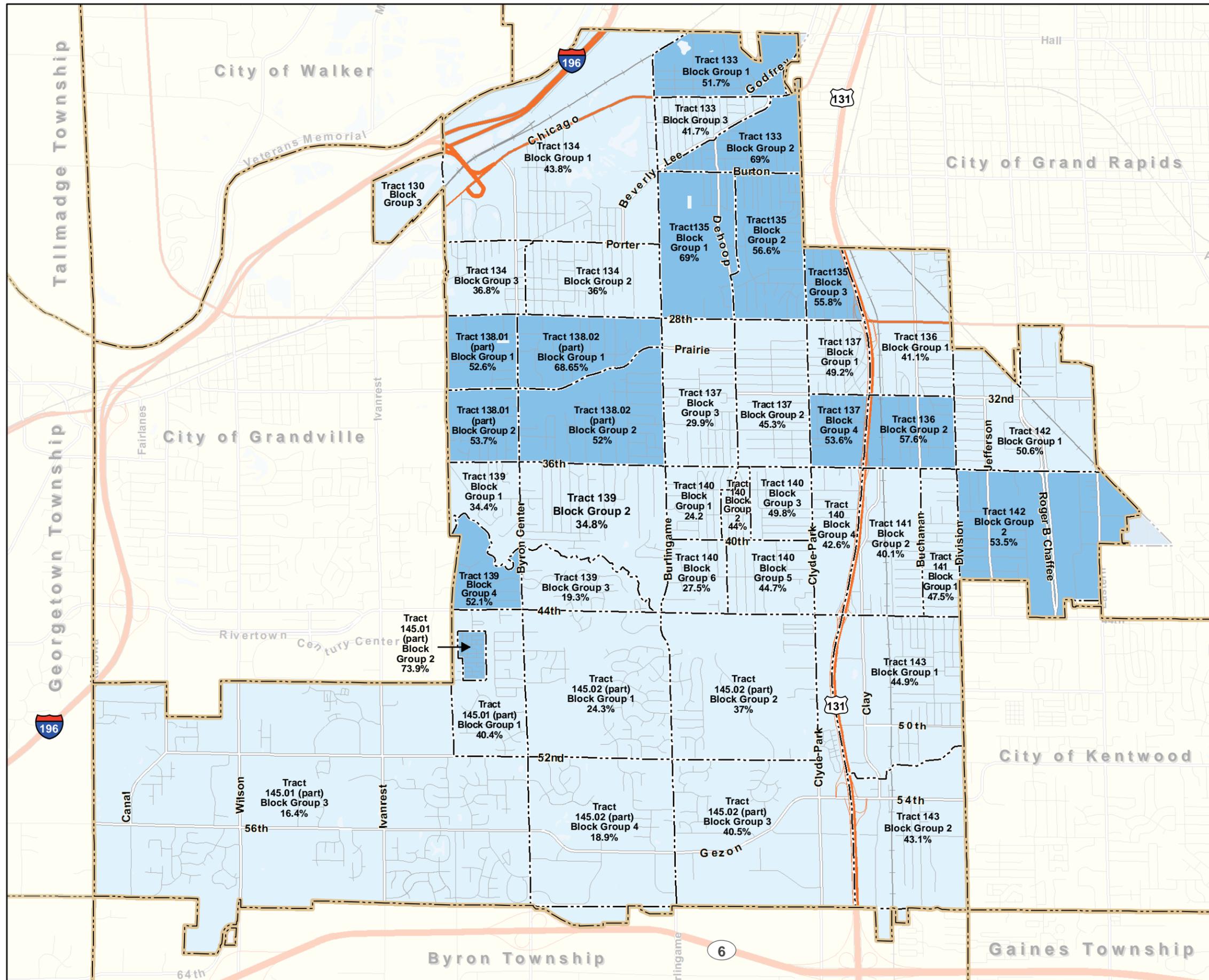
McKENNA
ASSOCIATES

Base Map Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.
Data Source: 2010 U.S. Census

Map 6 Very Low, Low and Moderate Income Persons 2012

City of Wyoming, Michigan

June 4, 2013



% PERSONS

- Less than 51% very low, low, and moderate income block group
- More than 51% very low, low, and moderate income block group

LEGEND

- Surrounding Municipalities
- State Highways
- Local Roads

* Data is calculated for 2012 using 2000 Data/ Block Group

0 2,000 4,000 FEET

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McKENNA
ASSOCIATES

Base Map Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.
Data Source: 2000 U.S. Census

Table II.2: Population by Race

	Total Population	White	Black	American Indian & Alaskan Native	Asian	Pacific Islander	Other	Two or More Races
Census Tract 39 (part)	3 (100%)	3 (100%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Census Tract 41 (part)	1 (100%)	0 (0%)	0 (0%)	1 (100%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Census Tract 130 (part)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Census Tract 133 (part)	4,969 (100%)	2,890 (58.2%)	497 (10.0%)	45 (0.9%)	46 (0.9%)	2 (0%)	1,201 (24.2%)	288 (5.8%)
Census Tract 134	5,384 (100%)	4,461 (82.9%)	310 (5.8%)	31 (0.6%)	84 (1.6%)	1 (0.0%)	308 (5.7%)	189 (3.5%)
Census Tract 135	4,609 (100%)	2,981 (64.7%)	428 (9.3%)	42 (0.9%)	96 (2.1%)	4 (0.1%)	859 (18.6%)	199 (4.3%)
Census Tract 136	2,058 (100%)	1,441 (70.0%)	233 (11.3%)	26 (1.3%)	51 (2.5%)	2 (0.1%)	205 (10.0%)	100 (4.9%)
Census Tract 137	7,042 (100%)	5,154 (73.2%)	626 (8.9%)	46 (0.7%)	210 (3.0%)	1 (0%)	748 (10.6%)	257 (3.6%)
Census Tract 138.01	1,585 (100%)	1,222 (77.1%)	190 (12.0%)	11 (0.7%)	35 (2.2%)	0 (0%)	76 (4.8%)	51 (3.2%)
Census Tract 138.02	6,783 (100%)	4,071 (60.0%)	964 (14.2%)	47 (0.7%)	182 (2.7%)	3 (0%)	1,190 (17.5%)	326 (4.8%)
Census Tract 139	6,455 (100%)	5,446 (84.4%)	356 (5.5%)	36 (0.6%)	152 (2.4%)	0 (0%)	243 (3.8%)	222 (3.4%)
Census Tract 140	6,703 (100%)	5,314 (79.3%)	401 (6.0%)	33 (0.5%)	194 (2.9%)	1 (0%)	491 (7.3%)	269 (4.0%)
Census Tract 141	1,853 (100%)	1,413 (76.3%)	118 (6.4%)	24 (1.3%)	34 (1.8%)	7 (0.4%)	174 (9.4%)	83 (4.5%)
Census Tract 142 (part)	3,703 (100%)	2,442 (65.9%)	346 (9.3%)	28 (0.8%)	136 (3.7%)	3 (0.1%)	539 (14.6%)	209 (5.6%)
Census Tract 143	2,955 (100%)	2,349 (79.5%)	166 (5.6%)	25 (0.8%)	75 (2.5%)	1 (0%)	197 (6.7%)	142 (4.8%)
Census Tract 145.01	10,611 (100%)	9,462 (89.2%)	280 (2.6%)	21 (0.2%)	368 (3.5%)	7 (0.1%)	240 (2.3%)	233 (2.2%)
Census Tract 145.02 (part)	7,411 (100%)	6,047 (81.6%)	300 (4.0%)	34 (0.5%)	359 (4.8%)	3 (0%)	472 (6.4%)	196 (2.6%)
Census Tract 146.01 (part)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Census Tract 147.01 (part)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Wyoming	72,125 (100%)	54,696 (75.8%)	5,215 (7.2%)	450 (0.6%)	2,022 (2.8%)	35 (0%)	6,943 (9.6%)	2,764 (3.8%)
Kent County	602,622 (100%)	481,594 (79.9%)	58,648 (9.7%)	3,056 (0.5%)	14,053 (2.3%)	249 (0.1%)	26,963 (4.5%)	18,059 (3.0%)
State of Michigan	9,883,640 (100%)	7,803,120 (78.9%)	1,400,362 (14.2%)	62,007 (0.6%)	238,199 (2.4%)	2,604 (0.1%)	147,029 (1.5%)	230,319 (2.3%)

Note: Race categories include persons of Hispanic or Latino ethnicity.

Source: 2010 U.S. Census

Table II.3: Percent of Population Identifying as Hispanic or Latino

	Percent Self-Identifying as Hispanic or Latino
Census Tract 39 (part)	0.0%
Census Tract 41 (part)	0.0%
Census Tract 130 (part)	0.0%
Census Tract 133 (part)	46.6%
Census Tract 134	16.5%
Census Tract 135	34.1%
Census Tract 136	20.1%
Census Tract 137	23.5%
Census Tract 138.01	10.5%
Census Tract 138.02	29.0%
Census Tract 139	9.8%
Census Tract 140	16.4%
Census Tract 141	19.4%
Census Tract 142 (part)	23.8%
Census Tract 143	15.6%
Census Tract 145.01	6.0%
Census Tract 145.02 (part)	13.0%
Census Tract 146.01 (part)	0.0%
Census Tract 147.01 (part)	0.0%
Wyoming	19.4%
Kent County	9.7%
State of Michigan	4.4%

Source: 2010 U.S. Census

Age and Sex

The table below illustrates the breakdown of the population by sex. In most populations, there are more women than men because women have longer life expectancies. That trend continues in Wyoming, Kent County, and the State of Michigan.

Table II.4: Population by Sex

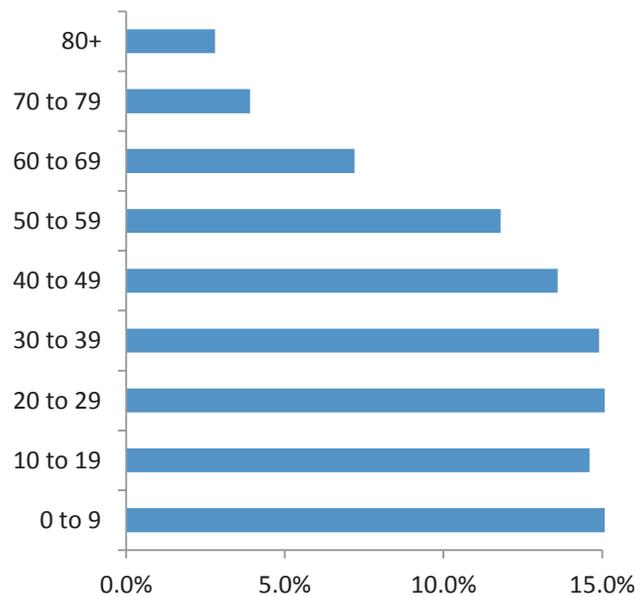
	State of Michigan	Kent County	Wyoming
Total Population	9,883,640 (100%)	602,622 (100%)	72,839 (100%)
Total Males	4,848,114 (49.0%)	259,102 (49.0%)	35,910 (49.3%)
Total Females	5,035,526 (50.95%)	307,520 (51.0%)	36,929 (50.7%)

Source: 2010 U.S. Census

The number of people in different stages of life is a crucial part of the analysis of communities, and has a significant impact on the demand for housing. Families with children demand a different type of housing from retirees or single young adults. They also demand different amenities, both in their neighborhoods and within their homes.

Figure II.1 shows the breakdown of the population of Wyoming by age. In general, the City’s population is young, with most of the population under 40 years old.

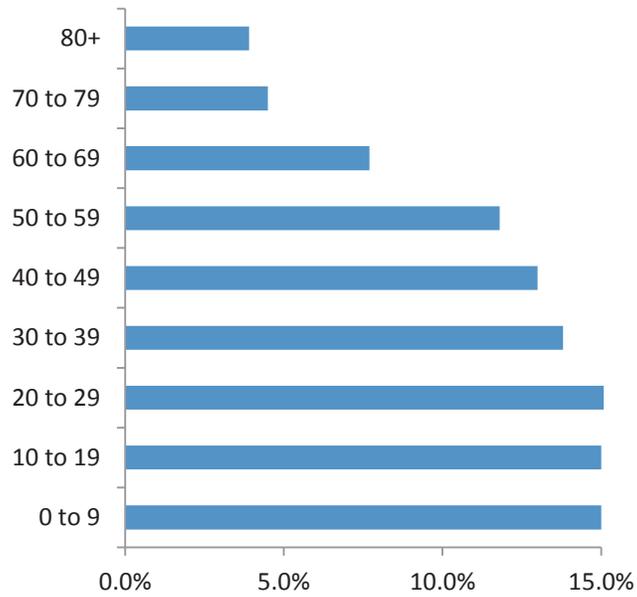
Figure II.1: Age Cohorts in Wyoming



Source: US Census 2010

The Overall Housing Market also has similar proportions to the City of Wyoming:

Figure II.2: Age Cohorts, Overall Housing Market



Children

An important element of analysis when looking at age cohorts is the number of children (in this case defined as people ages 0-19). Children under 20 years of age tend not to be householders, and families with children look for specific amenities in housing and neighborhoods, such as yards, parks, sidewalks, and schools.

Table II.5 shows the percentage of children in the City of Wyoming, the Overall Housing Market, and each housing typology area. The City population is about 30.2% children, and the Overall Housing Market population is similar. The area of the City with the most children is the Historic Density typology. That trend is repeated in the Overall Market.

Table II.5: Percentage of Population Under 20 Years Old, 2010

	Percentage of Population Under 20 Years Old, 2010
City of Wyoming	30.2%
Historic Density	33.2%
Post-War Community	28.9%
Modern Large Lot	29.7%
Overall Housing Market	30.0%
Urban Core	29.4%
Historic Density	33.6%
Post-War Community	29.3%
Modern Large-Lot	29.3%
Rural Agricultural	29.5%

Source: US Census 2010

Retirement-Age Individuals

Another important area of analysis is the number of retirement-age individuals (in this case defined as people 70 years and older). Residents in this age range tend to “trade in” their housing for smaller, more manageable residences. They also desire to be near amenities and services.

Table II.6 shows the percentage of retirement-age individuals in the City of Wyoming, the Overall Housing Market, and each housing typology area. Just 13.9% of Wyoming residents are retirement age, compared to 16.0% in the Overall Housing Market. The typology with the largest percentage of retirees is Modern Large-Lot, although Post-War Community and Rural Agricultural also have high percentages.

Table II.6: Percentage of Population over 70 Years Old, 2010

	Percentage of Population Over 70 Years Old, 2010
City of Wyoming	13.9%
Historic Density	11.9%
Post-War Community	14.5%
Modern Large Lot	14.8%
Overall Housing Market	16.0%
Urban Core	14.6%
Historic Density	11.9%
Post-War Community	16.9%
Modern Large-Lot	17.3%
Rural Agricultural	16.7%

Source: US Census 2010

“Twenty-Somethings”

One of the signs of a community’s vitality is its ability to attract or retain recent college graduates and other people beginning their lives in the workforce. Young adults have more mobility than any other age group, and frequently move to communities and neighborhoods that offer entertainment, jobs, and social interaction, particularly with other people their age. In fact, many “twenty-somethings” (currently part of the Millennial generation) make location decisions prior to finding employment, in marked contrast to their parents and even those in Generation X.

As Table II.7 shows, Wyoming has been generally effective at retaining twenty-somethings. However, the typology with the highest percentage of 20 to 30 years olds is the Urban Core typology, which does not exist in Wyoming. The typology with the highest percentage of twenty-somethings within Wyoming is the Post-War Community typology. Anecdotal evidence suggests that young adults prefer dense, walkable environments.

Table II.7: Percentage of Population between 20 and 30 Years Old, 2010

	Percentage of Population Between 20 and 30 Years Old, 2010
City of Wyoming	15.6%
Historic Density	15.8%
Post-War Community	16.5%
Modern Large Lot	13.8%
Overall Housing Market	15.4%
Urban Core	20.9%
Historic Density	17.0%
Post-War Community	15.8%
Modern Large-Lot	13.1%
Rural Agricultural	14.5%

Source: US Census 2010

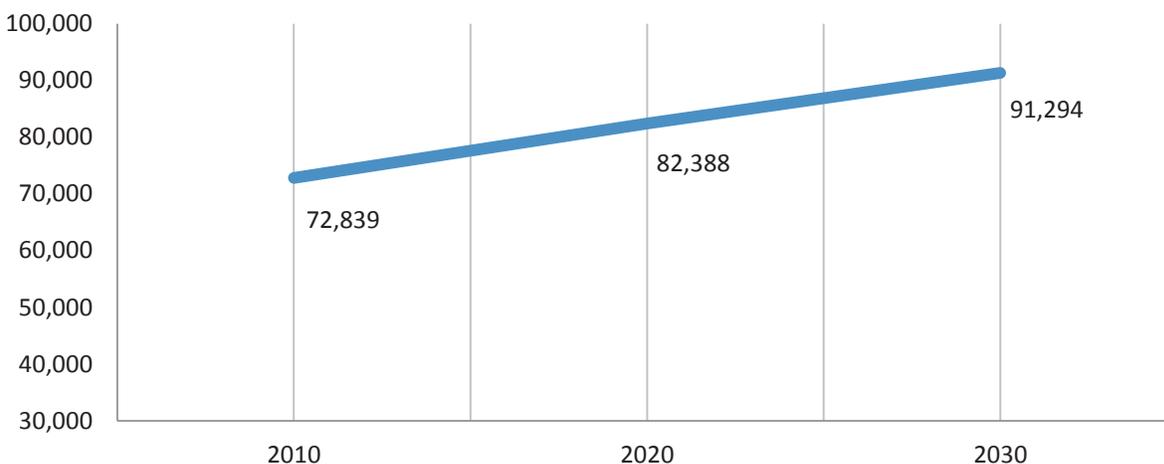
Projections to 2030

The following projections show a prediction of what the population of Wyoming will look like in 2020 and 2030. These projections provide an estimate of the anticipated future of the community and provide an indicator of housing demand well into the future.

The projections started with 2010 population data broken down into ten-year age groups. To project out to 2020, each group was moved ten years forward – for instance 21-30 year olds became 31-40 year olds. Mortalities were factored out using reasonable rates for each age group. An additional 3% of each group was added to account for new families moving to Wyoming. Finally, using the statewide birth rate and the estimated number of females of childbearing age, a new 0-10 age group was calculated. The process was then repeated to get the population and age cohorts for 2030.

As shown in Figure II.3 the Wyoming population is expected to increase significantly over the next 20 years.

Figure II.3: Wyoming Population Projection to 2030

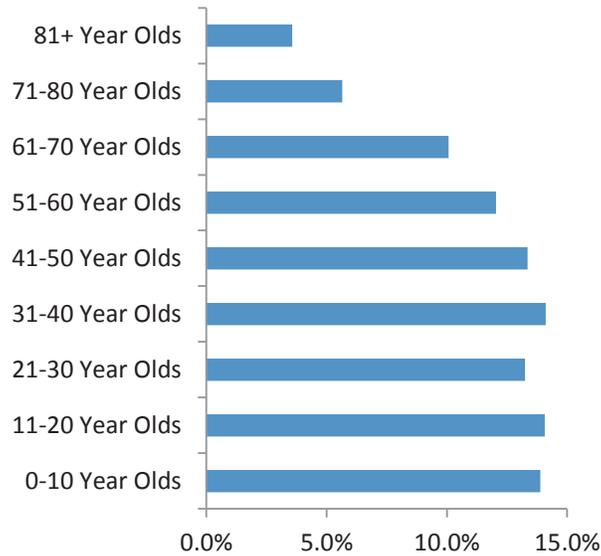


Source: US Census Bureau, McKenna Associates Projection

Age Distribution

As shown in Figure II.4, the City's age distribution is expected to retain the same balance that it has currently, with a large proportion of children and a generally even distribution through the age cohorts.

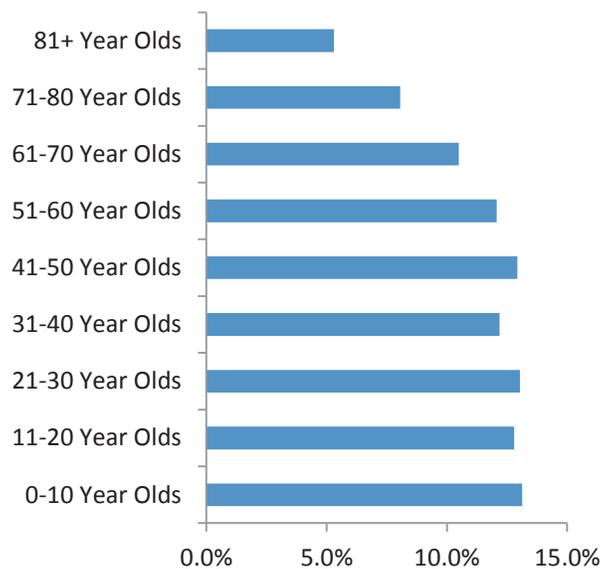
Figure II.4: Wyoming Age Distribution, 2020 Projection



Source: US Census Bureau, McKenna Associates Projection

Figure II.5 shows a similar trend, although the oldest age groups increase as the Baby Boomers continue to age. Still, the projections show a city with a balanced age distribution.

Figure II.5: Wyoming Age Distribution, 2030 Projection



Source: US Census Bureau, McKenna Associates Projection

Households

According to the 2010 Census, there are 26,970 households in the City of Wyoming. The average household size is 2.66 people. Table II.8 shows the number of households and average household size in the City, the Overall Market, and the typology areas.

In general, household sizes in Wyoming are larger than those in the region. Both regionally and in the City, the largest household sizes are in the Historic Density typology, with Post-War Community having the smallest.

Table II.8: Households, 2010

	2010 Households	Average Household Size
City of Wyoming	26,970	2.66
Historic Density	6,389	2.90
Post-War Community	14,139	2.50
Modern Large Lot	6,442	2.74
Overall Housing Market	231,173	2.58
Urban Core	10,434	2.27
Historic Density	35,623	2.82
Post-War Community	100,959	2.55
Modern Large-Lot	54,008	2.63
Rural Agricultural	30,149	2.61

Source: US Census 2010

Households Trends

Table II.9 shows the change in the number of households between 2000 and 2010 in Wyoming, the Overall Market, and each typology area. Because of changes in the average household size, the number of households usually does not change at the same rate as the population. In many communities across Michigan and the United States, household sizes are shrinking, which means the demand for housing increases at a faster rate than the population.

However, that trend has not been true in Wyoming. The average household size actually increased between 2000 and 2010, from 2.63 to 2.66. As a result, the number of households grew more slowly than the population. Regionally, the typologies with the most growth in the number of households were also the typologies that grew in number of households. The only typology that gained households while losing population was the Urban Core, and, as stated earlier, 2012 data indicate that the Urban Core has started to grow in population since 2010.

Table II.9: Change in Number of Households, 2000-2010

	Change in Number of Households, 2000-2010
City of Wyoming	+1.6%
Historic Density	-9.1%
Post-War Community	-4.5%
Modern Large Lot	+27.2%
Overall Housing Market	+7.3%
Urban Core	+1.7%
Historic Density	-6.4%
Post-War Community	+3.0%
Modern Large-Lot	+20.6%
Rural Agricultural	+24.0%

Source: US Census 2000, 2010

Group Quarters Population

The table below illustrates the breakdown of household population (Family and Non-Family) and Group Quarters population (Institutionalized and Non-Institutionalized). Most (approximately 60%) of residents in the state of Michigan and Kent County live in a Husband-Wife Household, and Wyoming does not “buck” this household trend. Many census tracts in Wyoming have percentages of “Single Head of Household” families that far outpace those of the state of Michigan (22.1%) and Kent County (20.5%); 24.3 percent of households in Wyoming have single heads of household. Because “Single Head of Household” families often have only one earner and at least one dependent, finding housing that is affordable can often be difficult for these families. Of Wyoming’s Institutionalized population, 100% were in nursing facilities, and of Wyoming’s Non-Institutionalized population, 16.3 percent were in college/university housing.

Table II.10: Household and Group Quarters Population in the state of Michigan, Kent County and Wyoming, 2010 U.S. Census*

	Family Household Population			Non-Family Household Population		Group Quarters Population		
	Total Population	Population: Total In Family Household	Population: Husband-Wife Household	Population: Single Head of Household	Population: 1-Person Household	Population: 2-or More-Person Household	Population: Institutionalized	Population: Non-Institutionalized
Census Tract 39 (part)	3 (100%)	3 (100%)	0 (0%)	3 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Census Tract 41 (part)	1 (100%)	0 (0%)	0 (0%)	0 (0%)	1 (100%)	0 (0%)	0 (0%)	0 (0%)
Census Tract 130 (part)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Census Tract 133 (part)	4,969 (100%)	4,496 (90.5%)	2,843 (57.2%)	1,653 (33.3%)	253 (5.1%)	218 (4.4%)	0 (0%)	2 (0%)
Census Tract 134	5,384 (100%)	4,637 (86.1%)	3,345 (62.1%)	1,292 (24.0%)	452 (8.4%)	262 (4.9%)	0 (0%)	33 (0.6%)
Census Tract 135	4,609 (100%)	3,820 (82.9%)	2,399 (52.1%)	1,421 (30.8%)	496 (10.8%)	249 (5.4%)	0 (0%)	44 (1.0%)
Census Tract 136	2,058 (100%)	1,687 (82.0%)	1,129 (54.9%)	558 (27.1%)	236 (11.5%)	135 (6.6%)	0 (0%)	0 (0%)
Census Tract 137	7,042 (100%)	5,959 (84.6%)	4,013 (57.0%)	1,946 (27.6%)	624 (8.9%)	377 (5.4%)	75 (1.1%)	7 (0.1%)
Census Tract 138.01	1,585 (100%)	1,160 (73.2%)	722 (45.6%)	438 (27.6%)	318 (20.1%)	99 (6.2%)	0 (0%)	8 (0.5%)
Census Tract 138.02	6,783 (100%)	5,292 (78.0%)	3,193 (47.1%)	2,099 (30.9%)	903 (13.3%)	568 (8.4%)	0 (0%)	20 (0.3%)
Census Tract 139	6,455 (100%)	4,920 (76.2%)	3,486 (54.0%)	1,434 (22.2%)	811 (12.6%)	700 (10.8%)	0 (0%)	24 (0.4%)
Census Tract 140	6,703 (100%)	5,576 (83.2%)	3,887 (58.0%)	1,689 (25.2%)	724 (10.8%)	387 (5.8%)	0 (0%)	16 (0.2%)
Census Tract 141	1,853 (100%)	1,567 (84.6%)	960 (51.8%)	607 (32.8%)	179 (9.7%)	107 (5.8%)	0 (0%)	0 (0%)
Census Tract 142 (part)	3,703 (100%)	3,252 (87.8%)	2,073 (56.0%)	1,179 (31.8%)	267 (7.2%)	177 (4.8%)	0 (0%)	7 (0.2%)
Census Tract 143	2,955 (100%)	2,518 (85.2%)	1,812 (61.3%)	706 (23.9%)	279 (9.4%)	145 (4.9%)	0 (0%)	13 (0.4%)
Census Tract 145.01	10,611 (100%)	9,311 (87.7%)	8,025 (75.6%)	1,286 (12.1%)	700 (6.6%)	514 (4.8%)	74 (0.7%)	12 (0.1%)

40 Wyoming – Analysis of Impediments and Housing Study 2013

Census Tract 145.02 (part)	7,411 (100%)	6,358 (85.8%)	5,107 (68.9%)	1,251 (16.9%)	671 (9.1%)	359 (4.8%)	0 (0%)	23 (0.3%)
Census Tract 146.01 (part)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Census Tract 147.01 (part)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Wyoming	72,125 (100%)	60,556 (84.0%)	42,994 (59.6%)	17,562 (24.3%)	6,914 (9.6%)	4,297 (6.0%)	149 (0.2%)	209 (0.3%)
Kent County	602,622 (100%)	494,442 (82.0%)	370,843 (61.5%)	123,599 (20.5%)	59,082 (9.8%)	37,745 (6.3%)	4,557 (0.8%)	6,796 (1.1%)
State of Michigan	9,883,640 (100%)	8,018,579 (81.1%)	5,835,825 (59.0%)	2,182,754 (22.1%)	1,079,678 (10.9%)	556,315 (5.6%)	109,867 (1.1%)	119,201 (1.2%)

Source: 2010 U.S. Census

Note: The U.S. Census defines a Household as an occupied housing unit. A Family Household has at least one member of the household related to the householder by birth, marriage, or adoption. Non-Family Households consist of people living alone and households which do not have any members related to the householder. A Group Quarters consists of Institutional (e.g., correctional facilities, nursing homes, and mental hospitals) and Non-Institutional (e.g., college dormitories, military barracks, group homes, missions, and shelters) facilities. Given the various Census Data Tables used to aggregate the information in this table, some figures may double counted.

Foreign Born Population

According to the U.S. Census American Community Survey (ACS), taken between 2009-2011, it was estimated that Wyoming’s Foreign Born population was 10.6% during this time period. This percentage was higher than those of the state of Michigan (5.94%) and Kent County (7.3%). In fact, while Wyoming was estimated to have 12% of Kent County’s population, Wyoming was estimated to have 17.5% of Kent County’s Foreign Born population during this time period. Given that a high proportion of immigrants moving to Kent County move to the city of Wyoming, the City must be mindful of any potential fair housing choice impediments that may face its immigrant population.

Table II.11: Estimated Foreign Born Population in the state of Michigan, Kent County, and Michigan, 2009-2011 American Community Survey*

	Estimated Total Population	Estimated Native Born Population	Estimated Foreign Born Population
State of Michigan	9,884,793 (100%)	9,284,485 (93.9%)	591,534 (5.94%)
Kent County	604,306 (100%)	560,330 (92.7%)	43,976 (7.3%)
Wyoming	72,334 (100%)	64,657 (89.4%)	7,677 (10.6%)

Source: 2009-2011 American Community Survey (ACS), which is an ongoing statistical survey that samples a small percentage of the population each year.

Disabled Population

According to the American Community Survey (ACS) from 2009-2011, an estimated 11.3% of Wyoming’s population had some type of disability. However, there are some disparities between the age cohorts. For example, only 2.7% of Wyoming children under 5 years old had a disability. One possible reason for this low number is that many children under 5 years old have an existing disability that is not diagnosed until they are older. On the other hand, 39.1% of Wyoming residents ages 65 and older have a disability. This is not surprising, as disabilities naturally occur as one ages. As the overall population of Wyoming continues to age, the number of disabled residents can also be expected to increase. Much of the disabled population will require specific service needs, such as supportive and accessible housing and transportation options.

Public Input:

In regards to fair housing in Wyoming, one resident stated: “there is a significant need for barrier free housing in all of Kent County”.

Table II.12: Estimated Population with a Disability by Age in Wyoming, 2009-2011 American Community Survey Three-Year Estimates

	Estimated Total Civilian Non-Institutionalized Population	Estimated Population with a Disability (hearing, vision, cognitive, ambulatory, self-care, or independent living difficulty)
Under 5 Years Old	6,086 (100%)	166 (2.7%)
5-17 Years Old	12,786 (100%)	794 (6.2%)
18-64 Years Old	46,792 (100%)	4,605 (9.8%)
65+ Years Old	6,566 (100%)	2,569 (39.1%)
Wyoming	72,230	8,134 (11.3%)

Source: 2009-2011 American Community Survey (ACS), which is an ongoing statistical survey that samples a small percentage of the population each year.

Table II.13: Estimated Population with a Disability by Age in State of Michigan, 2009-2011 American Community Survey Three-Year Estimates

	Estimated Total Civilian Non-Institutionalized Population	Estimated Population with a Disability (hearing, vision, cognitive, ambulatory, self-care, or independent living difficulty)
Under 5 Years Old	592,002	4,538 (0.8%)
5-17 Years Old	1,736,681	108,334 (6.2%)
18-64 Years Old	6,112,944	719,376 (11.8%)
65+ Years Old	1,327,862	490,440 (36.9%)
State of Michigan	9,769,489	1,322,688 (13.5%)

Source: 2009-2011 American Community Survey (ACS), which is an ongoing statistical survey that samples a small percentage of the population each year.

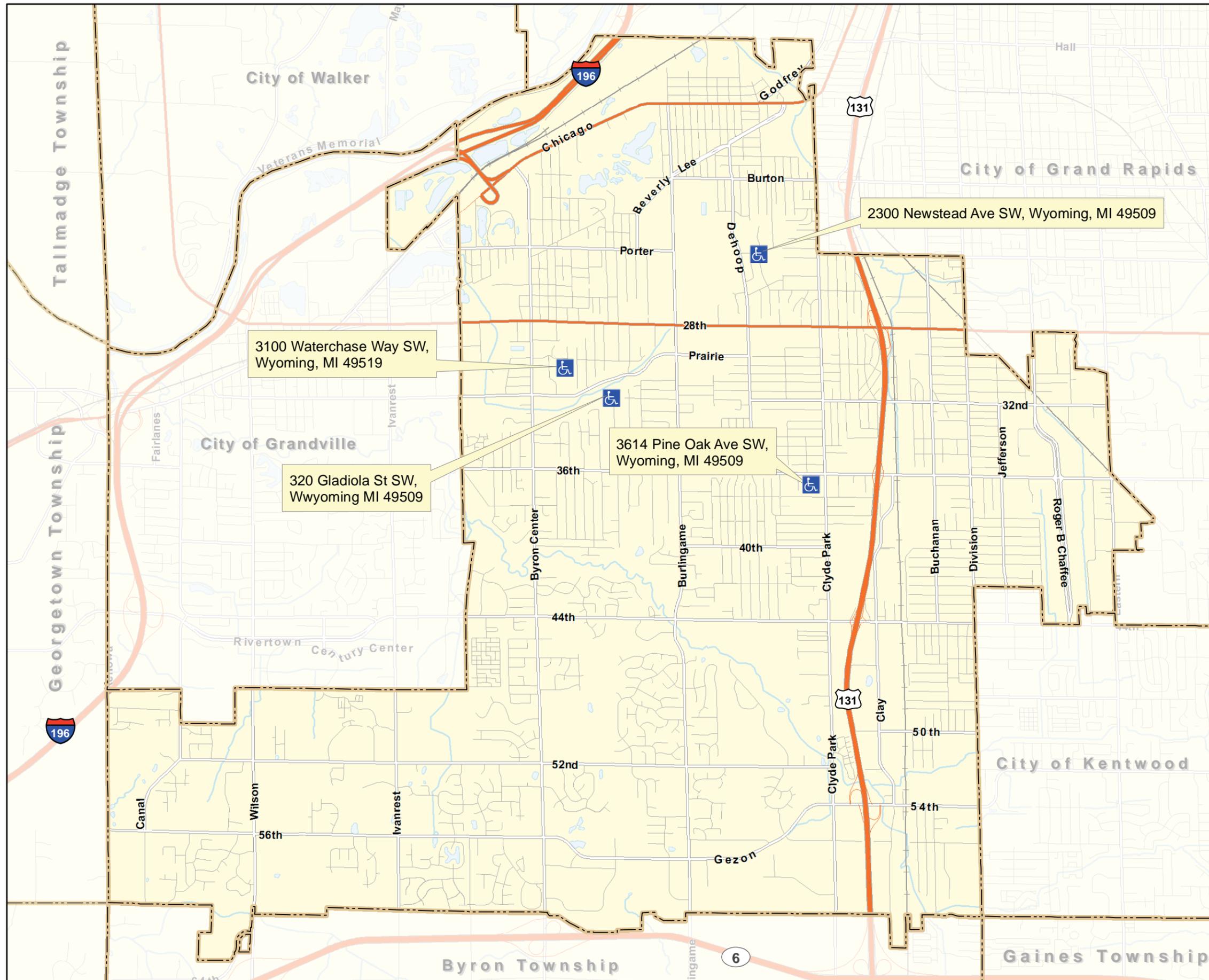
Map 7 Housing for the Disabled

City of Wyoming, Michigan

June 4, 2013

LEGEND

-  Surrounding Municipalities
-  State Highways
-  Local Roads



0 2,000 4,000 FEET



McKenna
ASSOCIATES

Base Map Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.
Data Source: MSHDA, 2013

D. Income Data

One of the largest barriers to housing choice is that an individual or family may not have the income necessary to afford adequate housing. While some people have incomes below the threshold to qualify for public housing assistance, other people may have incomes too high to qualify for housing assistance but are nonetheless not able to afford adequate housing.

Median Income

Income is a measure of a community’s collective buying power. The amount of money a household brings in helps determine what type of housing they demand. Additionally, people with similar income levels tend to cluster together in neighborhoods, because of a combination of housing affordability and individual choice. Income is also a factor of age, with older workers generally making more money than younger workers.

Table II.14 shows the median income in each of the typology areas, as well as the City as a whole and the Overall Market. In general, the incomes for each typology area in the City are higher than their regional equivalents. However, the Overall Housing Market’s median income is higher than the City’s because of the larger number of Modern Large-Lot homes and a higher variation in incomes among the regional typology areas, as compared to their Wyoming equivalents.

Table II.14: Median Income, 2011

	Median Income, 2010
City of Wyoming	\$47,372
Historic Density	\$38,355
Post-War Community	\$37,745
Modern Large Lot	\$64,600
Overall Housing Market	\$53,688
Urban Core	\$26,240
Historic Density	\$34,692
Post-War Community	\$40,587
Modern Large-Lot	\$57,086
Rural Agricultural	\$47,606

Source: US Census 2006-2011

Between 2000 and 2011, Wyoming’s median income has dropped 16.6%, adjusted for inflation. The decade included the ongoing economic slowdown that began nationally in 2008, but was felt in some parts of Michigan several years earlier. Declining incomes, relative to inflation, are a national trend felt in almost all communities.

Poverty Rates

Table II.15 shows the change in the percentage of families below the poverty line between 2000 and 2010 in Wyoming, Kent County, and the State of Michigan. Poverty rates have risen across the board, although Wyoming's has risen faster than the County and State.

Table II.15: Change in Estimated Poverty, 2000, 2009-11 in the State of Michigan, Kent County, and Wyoming

Percentage of Families Living Below the Poverty Level	2000	2009-2011 Three-Year Estimate
City of Wyoming	5.1%	12.4%
Kent County	6.3%	11.0%
State of Michigan	7.4%	11.9%

Source: 2009-2011 American Community Survey (ACS), which is an ongoing statistical survey that samples a small percentage of the population each year.

Note: Estimated population only includes the population for whom poverty status is determined.

E. Housing Profile

This section will catalogue the existing housing supply within the City of Wyoming and the Overall Housing Market. The supply must be calculated and analyzed in order to be compared to the demand for housing to give a broad picture of the community’s housing needs in both the short and long term.

Number of Units

Wyoming’s 28,983 housing units are distributed through the typologies, with the Post-War Community typology having substantially more units than the other two. Regionally, the trend is similar, with the Post-War Community typology again being the largest, with Modern Large Lot the second largest.

Table II.16: Housing Units, 2010

	2010 Housing Units
City of Wyoming	28,983
Historic Density	7,228
Post-War Community	15,244
Modern Large Lot	6,851
Overall Housing Market	249,965
Urban Core	12,177
Historic Density	40,694
Post-War Community	107,875
Modern Large-Lot	57,542
Rural Agricultural	31,677

Source: US Census 2010

Table II.17 shows the change in the number of housing units in each typology, the City as a whole, and the Overall Market since 2000. The typologies that increased are not surprising, as newer Modern Large Lot housing was built in outlying areas, while additional dense housing was building the Urban Core. The typologies that declined did not decline significantly, indicating that demolition was not widespread.

Table II.17: Change in Total Housing Units, 2000-2010

	Change in Total Housing Units, 2000-2010
City of Wyoming	+5.4%
Historic Density	-0.9%
Post-War Community	-0.1%
Modern Large Lot	+27.5%
Overall Housing Market	+10.7%
Urban Core	+6.5%
Historic Density	-1.4%
Post-War Community	7.0%
Modern Large-Lot	+22.4%
Rural Agricultural	+25.7%

Source: US Census 2010

Units by Type

While most of Wyoming’s housing stock is single family homes, there are a variety of multiple-family housing options in the community. The types of multiple-family housing developments tend to fit the typology of the single-family homes surrounding them, from duplexes and apartment buildings in Historic Density, to small apartment complexes in Post-War Community, to larger apartment complexes in Modern Large Lot. The average number of units in a multiple family development in Wyoming is 6.5.

Public Input:

When discussing the possibility of moving in the next five years, respondents indicated the following types of housing they would prefer to move to “senior citizen housing (independent living)”; “a nice condo, preferably on water”; “single family home with disability access and safety features”; and “attached condominium”.

Table II.18: Housing Type, City of Wyoming, 2010

Housing Type	% of Units
Single Family Attached	1.5%
Single Family Detached	72.6%
Duplex	3.4%
3-5 Units	2.5%
5-9 Units	4.4%
10 or more Units	15.7%

Source: US Census 2010

Housing Tenure

Deciding whether to own or rent a home is a personal choice based on financial and lifestyle factors. However, in general, a higher percentage of homeowners in an area creates a more stable community, as homeowners are less transient and have a financial stake in the upkeep of their homes.

Table II.19 shows the percentage of owner-occupied versus renter-occupied housing units in each typology, the City, and the Overall Market. The remaining percentages of housing units are classified as vacant or other. Wyoming has a slightly lower percentage of homeowners than the region at large. The proportion of renters and owners is fairly consistent across housing types, with around 60% owning and around 30% renting, except in the Urban Core, where the proportion is reversed, and in Rural Agricultural, where 86.5% of occupied homes are owner-occupied.

Table II.19: Housing Tenure, 2010

	% Owner-Occupied	% Renter-Occupied
City of Wyoming	57.6%	30.8%
Historic Density	58.5%	24.4%
Post-War Community	53.7%	36.8%
Modern Large Lot	62.3%	22.7%
Overall Housing Market	64.7%	27.8%
Urban Core	27.5%	58.1%
Historic Density	52.3%	35.2%
Post-War Community	65.1%	28.5%
Modern Large-Lot	68.4%	25.4%
Rural Agricultural	86.5%	8.7%

Source: US Census 2010

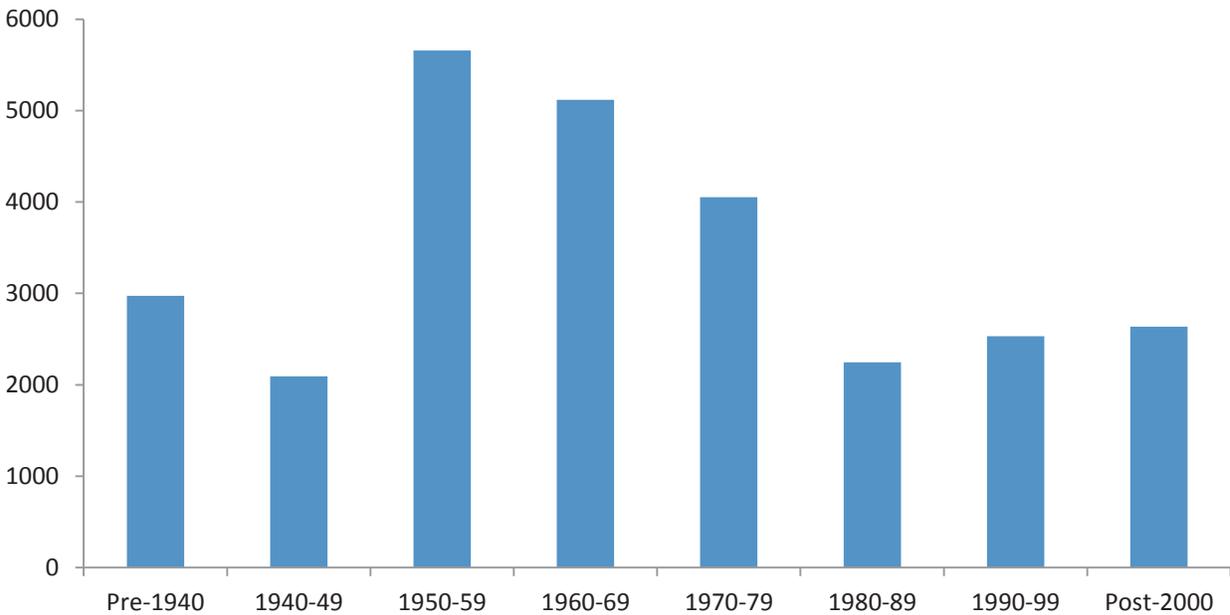
Note: Remaining units are “vacant” or “other”

Age of Housing

Figure II.6 shows the percentage of the total housing stock in the City of Wyoming that was built in each decade going back to 1940. Most of Wyoming’s housing stock was built during the post-World War II housing boom, which explains why so much of the City’s housing stock fits into the Post-War Community typology.

72.9% of Wyoming’s housing stock was built prior to 1978 and therefore could be at risk to contain lead-based paint.

Figure II.6: Number of Existing Housing Units Constructed Per Decade, City of Wyoming



Source: US Census 2010

Housing Value

Table II.20 shows the approximate average values of owner-occupied properties in each of the typologies, the City of Wyoming, and the Overall Market. In every category, Wyoming is more affordable than the region for the same housing typology. This could be used as an advantage as Wyoming strives to attract new residents – a homebuyer could find the same house for cheaper than in other nearby communities.

The average monthly housing payment for homeowners in Wyoming is \$1,131 per month, according to the 2010 US Census (This number includes the mortgage payment, as well as taxes, insurance, utilities and other costs). The average monthly payment for renters in the City is \$672 (This number includes rent and utilities).

Table II.20: Average Value of Owner-Occupied Property, 2010

	Average Value
City of Wyoming	\$101,200
Historic Density	\$89,306
Post-War Community	\$103,863
Modern Large Lot	\$164,152
Overall Housing Market	\$180,235
Urban Core	\$104,957
Historic Density	\$104,135
Post-War Community	\$125,204
Modern Large-Lot	\$178,056
Rural Agricultural	\$145,053

Source: US Census 2010

Vacancy

Table II.21 shows the vacancy rates for residential units in each of the typologies, the City of Wyoming, and the housing market as a whole. Wyoming has a lower vacancy rate across all typologies than equivalent types of housing in the region at large.

Table II.21: Overall Vacancy

	Vacancy Rate
City of Wyoming	5.9%
Historic Density	8.3%
Post-War Community	5.3%
Modern Large Lot	4.7%
Overall Housing Market	7.5%
Urban Core	14.3%
Historic Density	12.5%
Post-War Community	6.4%
Modern Large-Lot	6.1%
Rural Agricultural	4.8%

Source: US Census 2010

Note: In some cases, the number of owner-occupied, renter-occupied, and vacant properties will not add up to 100% due to units that could not be classified by the Census.

Analyzing the difference between rental vacancy and ownership vacancy gives a more nuanced picture of the vacancy situation. Table II.22 shows the vacancy by tenure. (“Ownership vacancy” indicates the percentage of homestead units that are for sale and “rental vacancy” indicates the percentage of rental units that are for rent).

In general, vacancy of rental properties is substantially higher than for homestead properties, with the exception of the regional Post-War Community typology. As with overall vacancy, generally vacancy in Wyoming is lower across all typologies than in the region at large.

Table II.22: Vacancy by Tenure

	Ownership Vacancy	Renter Vacancy
City of Wyoming	3.2%	8.7%
Historic Density	4.6%	13.0%
Post-War Community	5.3%	7.3%
Modern Large Lot	2.9%	8.8%
Overall Housing Market	4.4%	9.7%
Urban Core	8.0%	10.4%
Historic Density	4.2%	12.7%
Post-War Community	6.9%	5.8%
Modern Large-Lot	1.9%	11.8%
Rural Agricultural	1.1%	23.6%

Source: US Census 2010

Foreclosures

Foreclosures, both by taxing authorities and by banks, can be destructive to neighborhoods. When homeowners are forced to leave their homes, the properties can become neglected and blighted. Even when well maintained, foreclosed homes sit vacant for long stretches, sometimes multiple years. They become a burden for the other residents on the block, many of whom could be dealing with their own financial difficulties.

F. Employment/Housing/Transportation Linkage

One of the major deciding factors for many households when choosing where to live is the distance from work or school. Thus, the locations of employers and schools and the transportation infrastructure for commuting are important drivers in housing choice. Fair access to jobs and schools through transportation linkages is a crucial component of fair housing.

Employment by Industry

Table II.23 shows a breakdown of the largest employment categories for residents of the City of Wyoming. The largest numbers of employees are in the manufacturing, education/health care, and retail segments, which is also true across the State of Michigan and nationwide. All in all, 36,774 Wyoming residents are employed.

Table II.23: Employment by Industry, City of Wyoming

Business Category	Employees	Percentage
Agriculture, Forestry, Fishing, and Hunting, and Mining	56	0.2%
Construction	1,550	4.2%
Manufacturing	8,370	22.8%
Wholesale Trade	2,292	6.2%
Retail Trade	4,878	13.3%
Transportation and Warehousing, and Utilities	1,650	4.5%
Information	187	0.5%
Finance and Insurance, and Real Estate and Rental and Leasing	1,849	5.0%
Professional, Scientific, and Management, and Administrative and Waste Management Services	3,619	9.8%
Educational Services, and Health Care and Social Assistance	6,797	18.5%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	3,502	9.5%
Other Services	1,521	4.1%
Public Administration	503	1.4%
Total Civilian Employed Population 16 Years and Over	36,774	100%

Source: US Census 2010

Unemployment Trend

Over the past decade, unemployment in Wyoming and Greater Grand Rapids has generally followed the trend of the State of Michigan and the United States as a whole, although the rate never got quite as high as some other areas. The unemployment rate in Kent County rose steadily from under 3% to over 8% the early-to-mid 2000s, then, after a brief recovery, spiked to a high of just under 12% in July 2009 at the height of the “Great Recession.” In recent years, unemployment has fallen. As of February 2013 (the most recent data available), the unemployment rate in Kent County was 6.3%.

The Michigan Talent Bank is a web portal by which employers seeking workers can post their job listings and job seekers can post their resumes for review by employers who are recruiting workers. Many of Michigan Talent Bank’s services are provided through a statewide network of more than 100 Michigan Works! Service Centers. The Michigan Works! System provides leadership and services in order to promote quality and excellence for the advancement of Michigan’s employees. It is a customer-driven

workforce development system that serves employers and job seekers to ensure that employers have the skilled workers they need and workers have good jobs that provide economic self-sufficiency.

At Michigan Works! Service Centers, dislocated workers can get help finding new jobs through self-serve labor market information, help with job seeking skills such as resume writing assistance and, as appropriate, skills training. Individuals receiving public assistance receive help in finding and keeping employment. Young people can find information and assistance in making the transition from school to a career. A local brick and mortar service center, the Grand Rapids Michigan Works! Service Center is located at:

At Michigan Works! Service Center
121 Franklin SE
Grand Rapids, MI 49503
616-336-4040
www.michworks.org
Monday thru Thursday 8:00am - 5:00pm
Friday 9:00am – 5:00pm
Computer hours may vary based on location

Largest Employers

Wyoming’s industrial and commercial districts are clustered in certain parts of the City. Table II.24 shows the 10 largest employers in the city, the number of people they employ, and approximately where they are located. Employment clusters include the US-131 corridor, 28th Street, the Roger B. Chaffee Blvd industrial district, and the Gezon Parkway/Metro Health Village area.

Table II.24: Largest Employers, City of Wyoming

Employer	Number of Employees	General Location
Metro Health Hospital	2,284	M-6/Byron Center Ave
Gordon Food Service	961	Gezon Pkwy/Burlingame Ave
United Parcel Service	800	Gezon Pkwy/Clyde Park Ave
Wyoming Public Schools	615	36 th Street/Gladiola Ave
Priceline.com	568	44 th Street/Eastern Ave
Delphi	500	Burton Street/Burlingame Ave
Synergis	500	36 th Street/Eastern Ave
Country Fresh	419	28 th Street/Burlingame Ave
Michigan Turkey Producers	385	Chicago Dr/Byron Center Ave
City of Wyoming	335	28 th Street/DeHoop Ave

Source: Wyoming 2011 Comprehensive Annual Financial Report

Means of Transportation for Workforce

Most employees who live in Wyoming drive alone to work. The proportion of workers that carpool, use public transit, or get to work some other way are lower in Wyoming than in Kent County and the State of Michigan as a whole.

Table II.25: Estimated Means of Transportation to Work for Workers 16 Years and Over in the State of Michigan, Kent County, and Wyoming

	State of Michigan	Kent County	Wyoming
Car, Truck, or Van (Driving Alone)	3,527,070 (82.9%)	231,669 (81.6%)	31,653 (87.2%)
Car, Truck, or Van (Carpooled)	380,844 (8.9%)	28,010 (9.9%)	2,746 (7.6%)
Public Transportation	53,244 (1.3%)	5,580(1.9%)	610 (1.7%)
Other Means/Worked from Home	294,399 (6.9%)	18,454 (6.5%)	1,279 (3.5%)
Total Estimated Workers 16 Years and Over	4,255,557 (100%)	283,714 (100%)	36,288 (100%)

Source: 2007-2011 American Community Survey (ACS), which is an ongoing statistical survey that samples a small percentage of the population each year.

The road system allows Wyoming residents to access jobs, education, and amenities by car with little difficulty. The major roads of the City generally form a grid, with thoroughfares approximately a mile apart (or a half-mile in some cases).

East-West Thoroughfares

The northernmost major east-west thoroughfare in Wyoming is **Burton Street**, which runs east from Burlingame Avenue through the Galewood neighborhood and into Grand Rapids’ Garfield Park

neighborhood. West of Burlingame, traffic can continue on **Porter Street**, which is a half-mile south of Burton.

28th Street, one of the region’s busiest east-west routes, travels through the heart of Wyoming. In addition to connecting to neighborhoods, businesses, amenities to the east, it also connects to a bridge over the Grand River in Grandville, which is the most convenient way for many Wyoming residents to get to the City of Walker.

32nd Street and 36th Street also cross Wyoming and are used to access the industrial area along Roger B. Chaffee Boulevard. However, neither provides access very far east or west of Wyoming, with 32nd running only from Michael Avenue to Eastern Avenue and 36th running from Wentworth Drive to Kalamazoo Avenue.

Prairie Parkway runs from Michael Avenue to downtown Grandville approximately on the same axis as 32nd Street and provides a secondary option to 28th Street for western Wyoming and Grandville.

44th Street is another major regional thoroughfare, running from Rivertown Crossings Mall on the west to Gerald Ford International Airport on the east. It provides access to a number of major employers, including the Steelcase Headquarters.

52nd Street runs from Clyde Park Avenue to Canal Street and is an important east-west connection that serves less truck traffic than 44th and thus is preferred by many residents.

A winding but continuous roadway traverses the southern tier of Wyoming, known in various places as **54th Street, 56th Street, and the Gezon Parkway**. In recent years, this corridor has become the home of some of Wyoming’s largest employers, such as Metro Health Hospital and Gordon Food Service.

North-South Thoroughfares

Named after the community in Byron Township located at 84th Street, **Byron Center Avenue** provides access from the heart of Wyoming to the Metro Health Hospital area.

Burlingame and Clyde Park Avenues run through the heart of Wyoming, carrying north-south traffic through the community’s densest areas.

Byron Center, Burlingame, and Clyde Park all end in the north at **Chicago Drive**, which is the historic route between Holland and Grand Rapids that passes through downtown Grandville and the northern edge of Wyoming. After changing names at the Grand Rapids city line (to Grandville Avenue), it continues into the region’s urban core.

Ivanrest and Wilson Avenues run north-south through Wyoming’s “panhandle” in the southwest part of the city. Both provide connections to Grandville, including the Rivertown Crossings area.

Division Avenue, named because it is the dividing line between the Southwest and Southeast sides of the region (for address purposes), is one of the region’s iconic thoroughfares, running from downtown Grand Rapids through Wyoming and Kentwood. South of 60th Street, Division forms the boundary between Gaines and Byron Townships.

Madison Avenue/Roger B. Chaffee Boulevard runs through Wyoming’s largest industrial area and is designed to accommodate a large amount of truck traffic. However, north of 28th Street, in the city of Grand Rapids, Madison runs through residential neighborhoods and is not considered a major regional thoroughfare.

Expressways

US-131 is Greater Grand Rapids’ primary north-south artery and the busiest freeway in the region. The freeway, which has exits at 28th Street, 36th Street, 44th Street, and 54th Street within the City of Wyoming, runs through downtown Grand Rapids to the northern suburbs and destinations such as Fifth Third Ballpark, before continuing to Northern Michigan. To the south, the freeway runs to Kalamazoo and eventually ends as a two-lane highway at I-80/90 in Indiana. US-131 also serves as a connection to I-94, which runs from Detroit to Chicago and destinations further west.

M-6 (the “Paul Henry Freeway” or “South Beltline) runs just south of the Wyoming city limits between 60th and 68th Street. Built in stages during the 2000s, it has been a catalyst for development, including the building of the new Metro Health Hospital. Wyoming is served by the Byron Center Avenue exit and the interchange with US-131, as well as the Wilson Avenue exit, which serves the panhandle area.

M-6 serves both as a major regional east-west thoroughfare and also a bypass of Greater Grand Rapids connecting I-96 on the east with I-196 on the west. For Wyoming residents, that connection is the principle means of getting to lakeshore destinations such as Holland or Saugatuck or cities to the east like Lansing or Detroit.

Further, all the land between 60th Street and M-6 will eventually become part of the City of Wyoming through an agreement with Byron Township under Act 425. This land will provide additional development opportunities for the City in future years.

I-196 runs along the Grand River in the northwest corner of Wyoming. Providing access from the southwestern to suburbs to downtown Grand Rapids and the east side of the region, it is an important artery. However, Wyoming residents do not commonly use it, as the only exit within Wyoming is to Chicago Drive and only provides access to westbound I-196. Therefore, many commuters traveling to the center or the north or east sides of the region will take US-131 to its interchange with I-196 in downtown Grand Rapids. Going east, I-196 connects to I-96, which runs to Detroit. Going west, I-196 provides a connection I-94 and is the most direct route to Chicago.

Sidewalks

Sidewalks are an important pedestrian safety feature, and in most cases drive up demand for housing in a neighborhood. The City of Wyoming has a dedicated sidewalk millage and plows sidewalks during the winter. This makes sidewalks more appealing to developers and homeowners, and has resulted in the successful construction of sidewalks in most of Wyoming’s newer neighborhoods. However, some major thoroughfares in the southern part of the city, especially 56th Street, do not have sidewalks, meaning walking and biking connections between neighborhoods are difficult.

Public Transportation

Additionally, many Wyoming residents have access to high-quality public transportation from the Interurban Transit Partnership, better known as The Rapid, which serves the Greater Grand Rapids area. The system had 11.9 million riders in 2012 and operates 27 fixed-route lines, as well as the Dial-a-Ride “Go Bus” service. Improvements to the system are coming with the construction of the “Silver Line,” a Bus Rapid Transit (BRT) service along Division Avenue that will serve Wyoming residents. Service on the route is planned for 2014.

Nine of The Rapid’s fixed routes run through Wyoming:

Route 1: Division

The Division Avenue route runs from downtown Grand Rapids to 68th Street, with a loop along 68th, Clyde Park Avenue, and 54th Street at the southern end of the route. Service north of 36th Street runs on 15 minute headways all day, while service south to 68th runs on 30 minute headways. During rush hour, busses loop on Jefferson Avenue between 32 and 36th Streets to serve employers in that area.

Although Route 1 will run along a similar route to the Silver Line, service will continue after the BRT is implemented, with Route 1 serving as a local alternative to the express service.

Route 3: Madison

The Madison Avenue route runs from downtown Grand Rapids to 36th Street. While only a small portion of the route runs through Wyoming, this route is an important connection for employers in the Roger B. Chaffee Boulevard industrial park.

Route 4: Eastern

Similar to the Madison Avenue route, the Eastern Avenue route provides connections to business in the Roger B. Chaffee Blvd area. The route only passes through Wyoming for about a mile, however.

Route 8: Grandville/Rivertown Crossings

Route 8 runs from downtown Grand Rapids through Wyoming along Godfrey Avenue, Chicago Drive, Burlingame Avenue, and Prairie Parkway. The route travels through some of the most densely populated portions of Wyoming and serves as an important connection to employment and shopping destinations such as Rivertown Crossings Mall, Delphi, downtown Grandville, and downtown Grand Rapids. The route also passes near Wyoming and Godfrey Lee High Schools.

Service runs on 15 minute headways during rush hour to the corner of Prairie and Ivanrest in Grandville. All other service runs on 30 minute headways.

Route 10: Clyde Park

Route 10 runs down Clyde Park Avenue from downtown Grand Rapids to 56th Street. This route, which runs on 30 minute headways, provides an important north-south connection to employers and schools all along the corridor.

Route 16: Wyoming/Metro Health

Route 16 runs along Clyde Park Avenue to Burton Street (creating a doubling of service with Route 10 for residents of that neighborhood), then runs down Burton Street (again doubling service with Route 24), before turning onto DeHoop Avenue and running past Pinery Park and downtown Wyoming. South of

28th Street, the route follows Michael Avenue to 36th Street, then takes 36th Street to Byron Center Avenue. The route ends at the Metro Health Hospital building, near Byron Center and Gezon Parkway.

Route 16 is a crucial connection for many Wyoming residents, connecting dense neighborhoods to major employment centers, parks, medical care, and schools. It runs on 30 minute headways all day, except late at night, when it runs on 60 minute headways.

Route 24: Burton Crosstown

Route 24 runs from downtown Grandville along Chicago Drive and Porter Street before connecting to Burton Street where it begins at Burlingame Avenue. The route serves an important connection to employment and shopping centers such as Woodland Mall, but also transports Wyoming residents to Calvin College. Service runs on 30 minute headways during the day and on 60 minute headways late at night.

Route 28: 28th Street Crosstown

The 28th Street route runs from downtown Grandville to Woodland Mall, passing through Wyoming's downtown area. The route not only connects Wyoming residents to jobs and shopping along the busy 28th Street corridor, it also serves as a connection to the numerous north-south routes, especially for those who live in the area near the intersection of Byron Center Avenue and 28th Street, which does not have a north-south route nearby. Service runs every 15 minutes during rush hour, and every 30 minutes at all other times.

Route 44: 44th Street Crosstown

The 44th Street route runs from Rivertown Crossings Mall on the west to Woodland Mall on the east. As the only east-west transit connection south of 28th Street, the route is an important link for riders on Wyoming's south side. Service runs on 30 minute headways during the day and 60 minute headways late at night.

Silver Line

The Silver Line will be a Bus Rapid Transit line running along Division Avenue. Construction began in April of 2013 and the line is expected to open in 2014. The line will include large, sheltered stops with real-time updates on when the next bus will arrive. The busses themselves will have the ability to change the timing of traffic lights to ensure prompt service. Stations will be located at 60th Street, 54th Street, 44th Street, 36th Street, and 28th Street within the City of Wyoming.

The new service is expected to be a substantial upgrade for residents along the Division Avenue corridor, and will create new opportunities for development. However, it is important to keep fair housing considerations in mind when new development opportunities arise.

It is not clear what the impact of the Silver Line will be for service on the existing Route 1 bus. It is unlikely to be cut entirely, but the number of runs may be reduced, leading to longer headways.

Regional Connections

All of the fixed route bus lines through Wyoming terminate in major employment, shopping, or institutional centers – including six of the nine providing service to downtown Grand Rapids. At these regional nodes, connections are available to other destinations, such as Grand Valley State University, Grand Rapids Community College, Aquinas College, shopping in the Knapp's Corner and Alpine Avenue

areas, and employment centers throughout the region. The table below describes The Rapid's fare schedule as of September 2012:

Table II.26: The Rapid Bus Fares

	Fares
Adults	\$1.50
Senior Citizens and Persons with Disabilities	\$0.75
Children (Under 42 inches)	Free
Up to Three Transfers	Free
Passes	
Adult 10 Ride	\$11.50
Student 10 Ride	\$9.00
Reduced Fare 10 Ride	\$7.50
Monthly Pass	\$40.00
Monthly Pass (Senior/Disabled)	\$26.00
4-day pass	\$11.50
Day pass	\$4.60

Source: *ridetherapid.org*

Gaps in Service

While the transit service in Wyoming serves much of the population effectively, there are some gaps in service. First, there is **no continuous bus service along Burlingame Avenue**. This corridor, which runs through the heart of Wyoming, only has bus service for a short stretch between Prairie Parkway and Chicago Drive. Second, there is **no service along the 56th Street/Gezon Parkway corridor**. This corridor contains many of Wyoming's largest employers, and while many routes terminate in this area, there is no public transportation connection between them.

Finally, **only a few services run on headways shorter than 30 minutes**, and even then, the 15 minute headways are only available during rush hour. While no services in Wyoming run at headways longer than 30 minutes during the work day, nighttime and weekend headways are generally much longer.

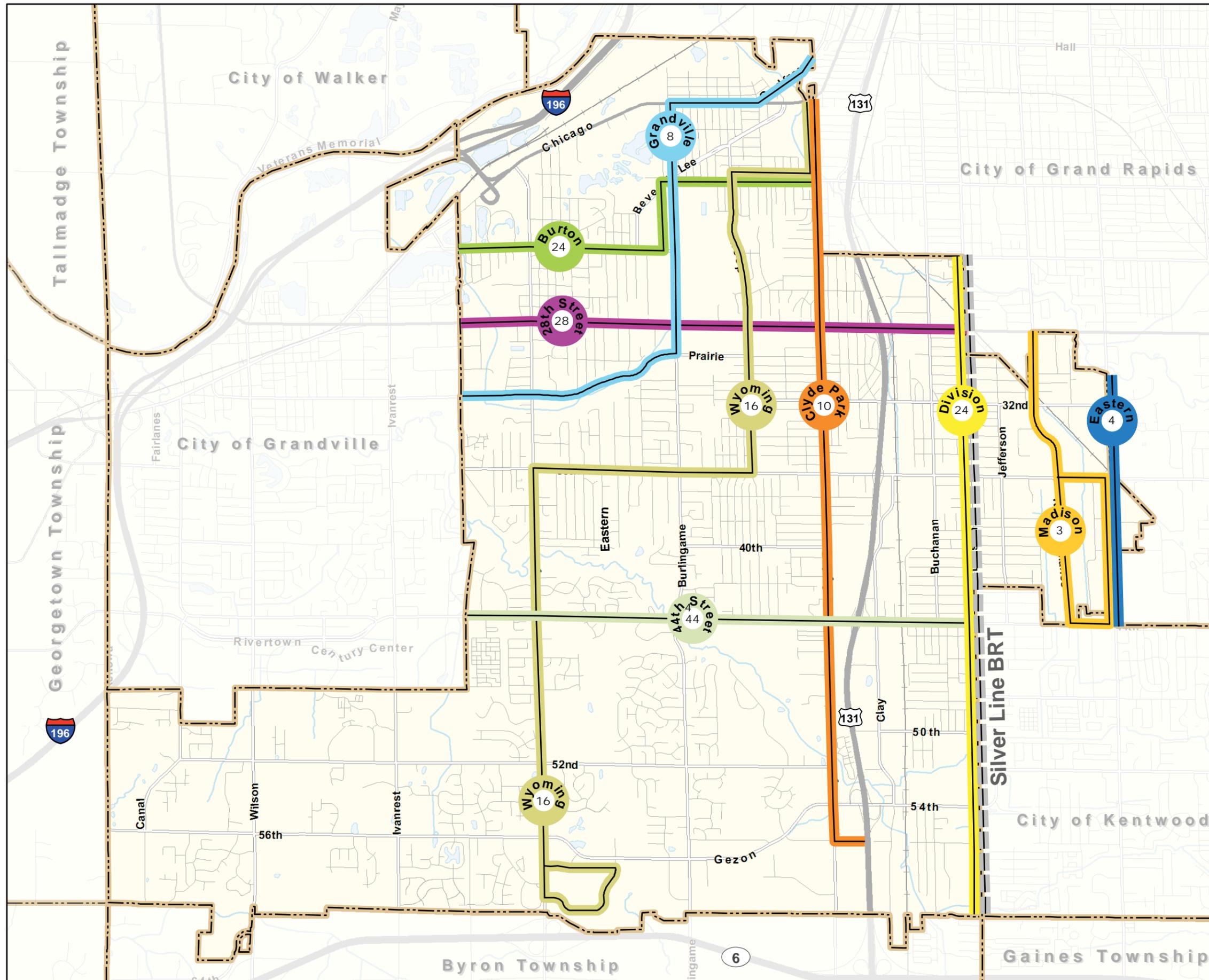
Rail

Grand Rapids is served by daily passenger rail to Holland and Chicago along the **Pere Marquette line**. This service does not run through or stop in Wyoming, but transportation to the Grand Rapids Amtrak station via car or bus is not difficult.

Map 8 Bus Routes Through Wyoming

City of Wyoming, Michigan

June 3, 2013



Bus Routes

-  1 Division
-  3 Madison
-  4 Eastern
-  8 Grandville/Rivertown Crossings
-  10 Clyde Park
-  16 Wyoming/Metro Health
-  24 Burton Crosstown
-  28 28th Street
-  44 44th Street
-  BRT (under construction)

LEGEND

-  Surrounding Municipalities
-  State Highways
-  Local Roads

0 2,000 4,000 FEET



McKenna
ASSOCIATES

Base Map Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.
Data Source: rapid, 2013

Schools and Education

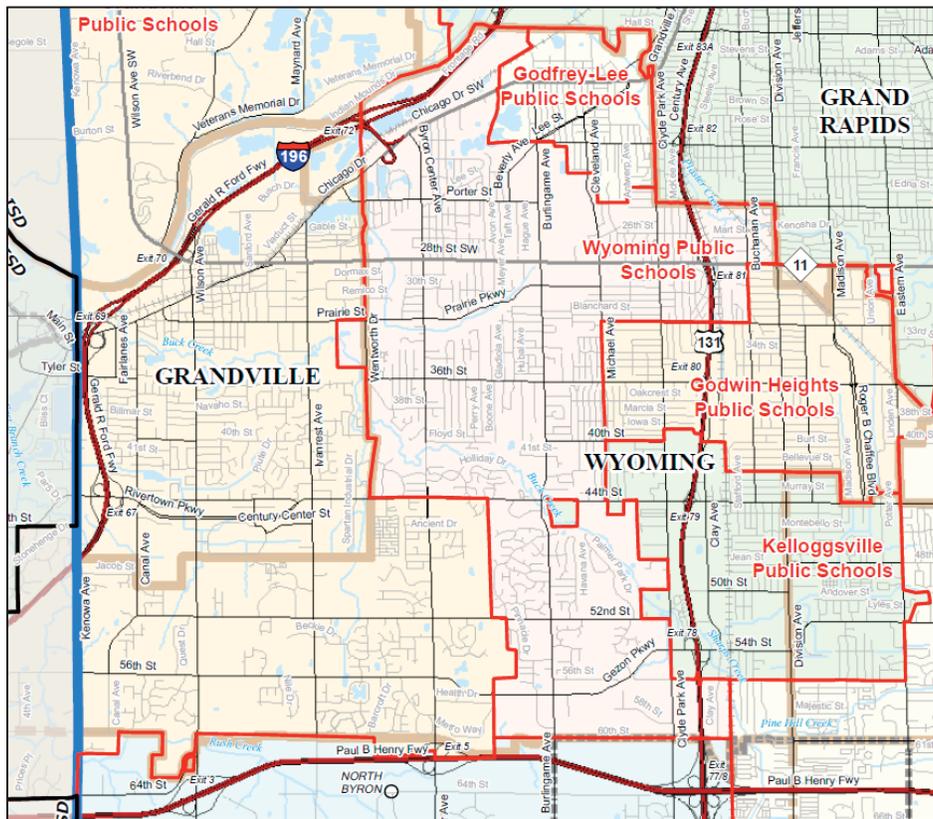
Schools are one of the biggest drivers of housing choice, especially for households with children. If a family is not satisfied with the schools in their area, then they seek out a private school, which adds an extra household cost. Even for households without children, school quality impacts housing prices and values. Therefore, even when all other aspects of a neighborhood are desirable, housing values can be impacted negatively by poor schools. Similarly, even in a neighborhood with few amenities, quality schools can drive housing values up.

The State of Michigan's Schools of Choice program has impacted school districts across the State, including in Wyoming. The program, which allows students to attend schools outside the district they live in, has been blamed for falling performance in some districts. However, it also allows neighborhoods to overcome a poor perception of their school district, because the local schools have less of an impact on the choices of potential residents.

Wyoming is served by seven public school districts:

- Godfrey Lee Public Schools
- Godwin Heights Public Schools
- Wyoming Public Schools
- Kelloggsville Public Schools
- Grandville Public Schools
- Kentwood Public Schools
- Byron Center Public Schools

Map 9: School Districts Serving Wyoming



Source: Michigan Department of Education

Note: Byron Center schools are the light blue area in the southern portion of the map. Kentwood schools are the tan area in the southeast.

Public School Districts

Godfrey Lee Public Schools includes the historic north end of the city. The school district is small but diverse, with families of many backgrounds, including a large number of Hispanic immigrants, sending their children there. The district has struggled financially due to its small size, but it remains a symbol of community pride for the neighborhood.

Godwin Heights Public Schools cover the east-central part of Wyoming, including a dense residential community that is older than much of the rest of the city. The Godwin Heights area has contains many large industrial employers and until recently was home to the General Motors-Wyoming plant, before that plant closed. Like Godfrey Lee, the district has faced challenges, but is an important asset for the residents of the surrounding community.

Wyoming Public Schools includes a broad swath of the city, including the core neighborhoods around 28th Street. Recently, the school district decided to consolidate the two high schools – Park and Rogers – into a single Wyoming High School. The district is perceived to be higher quality than Godfrey Lee or Godwin Heights but not as high quality as Grandville.

Kelloggsville Public Schools is a district split roughly equally between the cities of Kentwood and Wyoming. The district recently completed a brand new building for its high school. Kelloggsville is perceived to be approximately equal quality to Wyoming Public Schools, but it is substantially smaller.

Public Input:

When discussing moving to their neighborhood of choice in Wyoming, respondents indicated they would prefer to “live closer to the country”; “[have] access to quality shopping, retail and housing” and “[live] closer to Grandville [because of] higher incomes levels and nicer houses and convenience”.

Grandville Public Schools is centered on the City of Grandville but also includes portions of Wyoming and Walker. Grandville Public Schools are considered the most desirable school district in the City of Wyoming. Additionally, several Grandville schools are located in Wyoming’s “panhandle” area, including Grandville High School, Century Park Learning Center, and Grandview Elementary School.

Kentwood Public Schools and **Byron Center Public Schools** each serve very small portions of the south end of Wyoming.

Michigan Merit Exam

Table II.27 shows the percentage of 11th graders in each of the school districts that scored “Proficient” or better on the 2012 Michigan Merit Exam.

Table II.27: Percentage of 11th Graders Scoring "Proficient" or Above on 2012 Michigan Merit Exam

District	Math	Reading	Science	Social Studies	Writing
Godfrey Lee	9.6%	29.6%	7.8%	17.4%	20.9%
Godwin Heights	12.0%	41.6%	8.0%	31.2%	25.6%
Kelloggsville	22.2%	47.3%	13.2%	30.5%	33.5%
Wyoming	16.0%	42.6%	10.7%	28.5%	38.9%
Grandville	41.3%	66.6%	31.2%	47.2%	62.4%
Kentwood	24.9%	48.6%	20.0%	37.6%	43.4%
Byron Center	36.9%	69.9%	36.9%	50.8%	61.4%

Source: Michigan Department of Education

Private/Charter Schools

Table II.28 shows the private schools within the City of Wyoming, as well as the general location they are located in.

Table II.28: Private Schools in the City of Wyoming

School	Grades	Location
Tri-Unity Christian	Pre-12	Wilson Ave and 52 nd Street
Potter’s House	K-12	Byron Center Ave and 28 th Street
West Michigan Lutheran	9-12	Clyde Park Ave and 36 th Street
San Juan Diego Academy	K-8	Godfrey Ave and Chicago Dr
Holy Trinity Lutheran	K-8	Burlingame Ave and 44 th Street
St. John Vianney	K-8	Clyde Park Ave and 44 th Street
Anchor Point Christian	K-6	Clyde Park Ave and 36 th Street

Vanguard Charter	K-8	Burlingame Ave and 52 nd Street
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Source: Individual School Websites

Colleges and Universities

There are several colleges and universities located throughout the Greater Grand Rapids region:

Grand Valley State University

With over 24,000 students, Grand Valley State is the largest university in the Grand Rapids region. Its main campus is in Allendale, in Ottawa County, but its presence in downtown Grand Rapids is growing, through investments in the Pew Campus just west of the Grand River on Fulton Street, and its Health Sciences Campus on Medical Hill. Classes are also offered in Holland. The Grand Rapids and Allendale campuses can be reached by public transportation from Wyoming.

Grand Rapids Community College

Located in the heart of Grand Rapids, GRCC offers two-year associates degrees in a wide variety of fields. Its mission is to offer educational opportunities to as broad a swath of the community as possible, which means flexible class times, course offerings aimed at both traditional students and working professionals, and a low cost of attendance. GRCC's campus is easily accessible by public transit.

Aquinas College

Located in Grand Rapids' Eastown district, Aquinas is a four-year Catholic university with approximately 2,100 students. The school focuses on a liberal arts curriculum and has a small graduate school with approximately 500 students. Aquinas is located near bus routes, but no routes run directly to the campus. The Aquinas baseball team plays its home games in Wyoming, in Kimble Field, which is located in Marquette Park.

Calvin College

Located at the intersection of Burton Street and the East Beltline, Calvin College is a four-year university affiliated with the Christian Reformed Church with approximately 4,000 students. Known for its religious perspective and quality academics, Calvin attracts students from all over the country. Calvin's campus can be reached directly from Wyoming by the Route 24 (Burton Crosstown) bus route.

Kendall College of Art and Design

Located in downtown Grand Rapids, Kendall College of Art and Design was originally founded as a training facility for furniture designers. Since then, it has grown into a full-service art school with over 1,400 students and is now part of Ferris State University. The campus is easily accessible via public transportation.

Ferris State University

In addition to Kendall College of Art and Design, Ferris State University, which has its main campus in Big Rapids, Michigan, offers several other programs at its downtown Grand Rapids branch campus.

Davenport University

Founded as a business college for working professionals, Davenport University today is making the transition to a traditional four-year model. The university has over 12,000 students at 11 locations

around the State of Michigan, but its flagship campus is in Caledonia Township, near the interchange of M-6 and M-37. That campus is not accessible by public transportation, but is easily reachable by car from much of Wyoming via M-6.

Cornerstone University

Cornerstone is an independent Christian university with approximately 3,000 students located at Leonard Street and the East Beltline on the northeast side of Grand Rapids. Formerly known as Grand Rapids Baptist Seminary, the school has grown quickly over the past two decades. Bus Route 15 (East Leonard) runs to the campus, but the trip from Wyoming via public transportation is very long and difficult.

Cooley Law School

Thomas M. Cooley Law School, which has over 3,600 students studying at its three campuses in Grand Rapids, Lansing, and Auburn Hills, provides legal education in a flexible scheduling format. Its campus in downtown Grand Rapids partners with Western Michigan University to provide students with additional resources and is easily accessible via public transportation.

Michigan State University College of Human Medicine

Located on Grand Rapids' "Medical Hill," Michigan State Medical School partners with Spectrum Health System for a full-service medical school program. The program's headquarters, known as the Secchia Center, is easily accessible via public transportation and will be on the route of the new Silver Line.

Grace Bible College

Located in Wyoming, near Pinery Park, Grace Bible College prepares students for careers in religious occupations through a curriculum that includes religious education and vocational preparation, along with other liberal arts courses. Route 16 and other bus routes serve the campus.

Others

Western Michigan University and Central Michigan University offer programs in the greater Grand Rapids area. Other institutions offering post-secondary education in the Grand Rapids region include **University of Phoenix and ITT Technical University** (ITT Tech's Grand Rapids area campus is located in Wyoming in the Metro Health Village).

III. Evaluation of Wyoming's Current Fair Housing Legal Status

A. Fair housing complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination

Requests were made and data received from the U.S. Department of Housing and Urban Development (HUD) and the Michigan Department of Civil Rights (MDCR) for housing discrimination complaints investigated by either agency within the City of Wyoming from January 1, 2004 to March 5, 2013. Because both HUD and the MDCR work together, it is possible that some complaints are double-counted. It is also possible that other complaints have been made to other agencies, such as the Fair Housing Center of West Michigan, and is not represented in the tables below. Data provided by the Fair Housing Center of West Michigan is located in another section of this analysis.

Public Input:

When discussing encounters with housing discrimination this non-resident of Wyoming stated: "I am a landlord and the only color I like is GREEN and on time".

Table III.1: Housing Complaints Investigated by the U.S. Department of Housing and Urban Development, 1/1/2004 to 3/5/2013

Filing Date	Case Number	Basis for Complaint	Issues	Location	Case Completion Type, Detailed
4/12/2004	05-04-0691-8	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental,	49509	25 No Cause
7/28/2004	05-04-1190-8	Race, Color,	312 - Discriminatory refusal to rent and negotiate for rental,	49509	06 Withdrawal Without Resolution
11/9/2004	05-05-0156-8	Race,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	49519	25 No Cause
12/8/2004	05-05-0254-8	Race,	310 - Discriminatory refusal to rent,	49509	25 No Cause
4/8/2005	05-05-0782-8	Race,	300 - Discriminatory refusal to sell,	49519	25 No Cause
4/8/2005	05-05-0794-8	Race,	300 - Discriminatory refusal to sell,	49519	25 No Cause
5/18/2005	05-05-0880-8	Race,	382 - Discrimination in terms/conditions/privileges relating to rental,	49519	25 No Cause
1/30/2007	05-07-0474-8	Familial Status,	382 - Discrimination in terms/conditions/privileges relating to rental,	49519	06 Withdrawal Without Resolution
2/27/2007	05-07-0563-8	National Origin,	355 - Discrimination in the brokering of residential real property,	49548	18 Withdrawn After Resolution
5/2/2008	05-08-1965-8	National Origin, Sex,	440 - Other discriminatory acts,	49519	Cause (FHAP)
7/23/2008	05-08-1462-8	National Origin,	320 - Discriminatory advertising, statements and notices,	-	01 Untimely Filed
7/23/2008	05-08-1476-8	Familial Status,	322 - Discriminatory advertisement - rental,	49548	16 Conciliated/Settled
8/1/2008	05-08-1585-8	Race, National Origin,	380 - Discriminatory terms, conditions, privileges, or services and facilities,	49519	18 Withdrawn After Resolution

68 Wyoming – Analysis of Impediments and Housing Study 2013

12/7/2008	05-09-0429-8	Familial Status,	322 - Discriminatory advertisement - rental,	49509	18 Withdrawn After Resolution
5/28/2009	05-09-1210-8	Race,	430 - Otherwise deny or make housing unavailable,	49519	25 No Cause
8/12/2009	05-09-1653-8	Familial Status,	322 - Discriminatory advertisement - rental,	49548	16 Conciliated/Settled
9/1/2009	05-09-1790-8	Familial Status,	322 - Discriminatory advertisement - rental,	49509	16 Conciliated/Settled
11/27/2009	05-10-0332-8	Familial Status,	322 - Discriminatory advertisement - rental,	49519	Cause (FHAP)
1/11/2010	05-10-0439-8	Familial Status,	320 - Discriminatory advertising, statements and notices,	49519	Cause (FHAP)
5/14/2010	05-10-1084-8	Familial Status,	312 - Discriminatory refusal to rent and negotiate for rental, 382 - Discrimination in terms/conditions/privileges relating to rental,	49519	25 No Cause
5/9/2011	05-11-0957-8	Familial Status,	322 - Discriminatory advertisement - rental,	49509	16 Conciliated/Settled

Housing discrimination cases investigated by the U.S. Department of Housing and Urban Development were recorded by Zip Codes. In some cases the, Zip Codes listed above are used for addresses outside Wyoming city limits. Therefore, some complaints listed above may have occurred outside of Wyoming, but nevertheless provide insight into the types of housing complaints being made in greater Wyoming.

Three complaints investigated by HUD were conciliated /settled, with all three complaints related to discriminatory advertising. Three complaints investigated by HUD were found to have cause; two related to discriminatory advertising and one due to “other discriminatory acts.”

Table III.2: Housing Complaints Investigated by the Michigan Department of Civil Rights, 1/1/2004 to 3/5/2013

Filing Date	Case Number	Basis for Complaint	Respondent	Location	Closure	Award
4/8/2004	322532	Housing, Eviction, Physical Disability	Wyoming Housing Commission	Wyoming, MI	Insufficient Evidence - No Adjustment	\$0
4/20/2005, Reopened 5/24, 10/24	342531	Housing, Black or African American, Other Terms & Conditions, Race	C.J. Mac Enterprise Rental Properties	Wyoming, MI	Customer Declined to File, Insufficient Evidence - No Adjustment	\$0
7/31/2008	390301	Housing, White, Harassment/Not Sexual, Age	Randy D. VanderHout	Wyoming, MI	Evidence - No Adjustment	\$0
8/5/2008	390500	Housing, Jamaican, Block or African American, Referred by HUD, Other Terms & Conditions, National Origin, Race	Parkcrest Apartments	Wyoming, MI	Withdrawn - Adjustment	\$0
4/21/2008	386268	Housing, Other Hispanic/Latino, Multi-Racial, Harassment/Not Sexual, National Origin	Anne Harrington	Wyoming, MI	Post-Investigation Settlement Agreement / Adjustive Action	\$0

4/21/2008	386273	Housing, Other Hispanic / Latino, Multi-Racial, Harassment/Not Sexual, National Origin	Marie Z Aller	Wyoming, MI	Insufficient Evidence - No Adjustment	\$0
3/4/2010	410986	Housing, E-mail, Repeat Customer, Familial Status	Ron & Nancy Krommendyk	Wyoming, MI	Post-Investigation Settlement Agreement / Adjustive Action	\$300
5/17/2010	413674	Housing, Multi-Racial, Referred by HUD, Failure to Rent, Familial Status	Dykman Enterprises LLC	Wyoming, MI	Insufficient Evidence - No Adjustment	\$0
5/11/2011	424248	Housing, E-mail, Referred by HUD, Other Terms & Conditions, National Origin	Leisure Acres of Wyoming	Wyoming, MI	Settlement Agreement	\$0
1/14/2013	441224	Housing, E-Mail, Referred by Other Agency, Single, Other Terms & Conditions, Familial Status, Marital Status, Age	Heritage Square Association	Wyoming, MI	Open	-

Housing discrimination cases investigated by the Michigan Department of Civil Rights revealed four instances of discrimination that resulted in evidence of discrimination or a settlement agreement/adjustive action related to age, race, ethnicity, familial status and “other terms.”

B. Fair housing discrimination suit filed by the Department of Justice or private plaintiffs

McKenna Associates, the preparers of this Analysis of Impediments to Fair Housing Choice and Housing Needs Assessment are not aware of housing discrimination suits filed by the U.S. Department of Justice or private plaintiffs not discussed below.

Public Input:

In regards to the cause of fair housing discrimination, a resident of Wyoming stated “discrimination exists. However I have never been subject to it”.

Since at least 2004, the City of Wyoming has contracted with the Fair Housing Center of West Michigan to conduct fair housing testing of properties. Since then, the City has requested the FHC to test only on issues of disability, familial status, source of income, race and sex. Fair housing tests were controlled and analyzed to measure differences in treatment based on a single protected class. All but one test involved two equally qualified testers who differed significantly only on the protected class providing basis for the test. Each test was given one of the following determinations:

- **Evidence:** Indicates evidence of significant differences in treatment (not necessarily evidence of illegal housing discrimination.)
- **NSD:** Indicates “no significant difference” in the treatment or information received by the testers (used when the testers experiences are comparable.)
- **NSE:** Indicates “no significant evidence” of differences in the treatment of information received by the testers (used when differences are identified but are either not significant for the purposes of fair housing or outside factors affected the test controls.)

- **Inconclusive:** Indicates when comparison and analysis are not possible (i.e. the property is no longer available, one or both testers are unable to make contact with an agent, etc.)

For the purposes of calculating the rate of evidence in testing, only those tests with conclusive results are considered and thus all tests deemed “Inconclusive” are omitted from the calculation. Below is a table that lists the results of fair housing testing.

Table III.3: Fair Housing Testing Results by Basis: City of Wyoming Funded Services 2004-2012, Fair Housing Center of West Michigan

Test Basis	Evidence	NSD	NSE	Inconclusive	Total	Evidence Rate
Disability	0	1	0	0	1	0%
Familial Status	21	15	6	4	46	50.0%
Source of Income	1	2	0	0	3	33.3%
Race	65	69	0	13	147	48.5%
Sex	0	1	0	0	1	0%
Total	87	88	6	17	198	48.1%

The testing that occurred in the City indicated that out of the 198 tests funded by the City of Wyoming through contracts with the Fair Housing Center of West Michigan, 48.5 percent of testing on the basis of race showed evidence of different treatment and 48.1 percent of tests showed evidence of different treatment between testing pairs.

The Fair Housing Center of West Michigan has also assisted individuals with fair housing cases in Wyoming. Below is a table displaying the cases by basis and housing transaction type. A majority of the cases involved rental housing, 85 percent, and over a third of all cases were on the basis of race, or 34.9 percent.

Table III.4: Fair Housing Cases by Basis and Housing Transaction Type: City of Wyoming Funded Services 2004-2012, Fair Housing Center of West Michigan

Case Basis / Housing Transaction Type	Condo	Rental	Sales	Zoning	Lending	Total	Percentage by Basis
Age	2	2	1			5	7.9%
Disability		6		1		7	11.1%
Familial Status	1	13				14	22.2%
Source of Income		5				5	7.9%
Marital Status	1	1				2	3.2%
National Origin		3	2		2	7	11.1%
Race		21	1			22	34.9%
Sex		1				1	1.6%
Total	4	52	4	1	2	63	100%
Percentage by Housing Transaction Type	6.3%	82.5%	6.3%	1.6%	3.2%	100%	

C. Reasons for any trends of patterns

After reviewing the data provided by the U.S. Department of Housing and Urban Development, the Michigan Department of Civil Rights and the Fair Housing Center of West Michigan, there appears to be a trend of potential discriminatory housing activity involving or on the basis of:

- Rental Housing
- Race
- Familial Status
- National Origin
- Discriminatory advertising in housing advertisements

Data provided by the U.S. Department of Housing and Urban Development was provided at a zip code level, which also includes areas outside Wyoming city limits, while data provided by the Michigan Department of Civil Rights and the Fair Housing Center of West Michigan only included data for the City of Wyoming. Additionally, the data provided does not necessarily indicate that housing discrimination occurs with malicious intent, but does indicate that some level of housing discrimination has occurred and does occur within the City of Wyoming and/or directly surrounding the City.

D. Discussion of other fair housing concerns or problems

The Federal Fair Housing Act prohibits housing discrimination based on race, color, national origin, religion, sex, disability, and familial status (i.e., presence of children in the household) within housing. Michigan's Elliot Larsen Civil Rights Act prohibits discriminatory practices and policies based upon religion, race, color, national origin, age, sex, height, weight, familial status, or marital status within housing.

While U.S. and Michigan civil rights legislation does not include sexual orientation and gender identity as a protected class, housing providers that receive HUD funding, have loans insured by the Federal Housing Administration (FHA), as well as lenders insured by FHA, may be subject to HUD program regulations intended to ensure equal access of lesbian, gay, bisexual, and transgender (LGBT) persons.

In 2007, the Kalamazoo-based Arcus Foundation partnered with four Michigan Fair Housing Centers (the Fair Housing Center of West Michigan was a partner) to explore housing discrimination on the basis of sexual orientation in a report titled Sexual Orientation and Housing Discrimination in Michigan. After conducting fair housing tests, the study found that 38% of all tests within Grand Rapids suburbs showed evidence of discrimination.

Public Input:

In regards to fair housing in Wyoming, one landlord stated: "Being a landlord and knowing other landlords, I am often surprised to find discriminatory practices. I recently heard of a situation here in Wyoming where a senior was discriminated against because the landlord didn't think he/she could keep up with the yard work. Unbelievable to me! On the other side of discrimination, I also know of landlords who prefer to rent to people with disabilities or the elderly because 1) they often stay a longer time and 2) there is less property damage, etc."

As more research is conducted and collected on the effects of discrimination on this population subgroup, it is expected that laws could be amended at a local, state or federal level to add this population subgroup to a list of protected classes covered under U.S. and Michigan civil rights legislation.

IV. Identification of Impediments to Fair Housing Choice

A. Public Sector

Zoning and Site Selection

The Wyoming Zoning Ordinance contains ten distinct zoning district classifications which permit residential development. They are:

1. R-1 Residential District
2. R-2 Residential District
3. R-3 Residential District
4. R-4 Residential District
5. R-5 Residential District
6. R-6 Residential District
7. R-7 Special Multiple-Family Residential District
8. ER Estate Residential District
9. PUD-1 Low-Density Planned Unit Development
10. DC Downtown Center District

The City of Wyoming is currently developing a form-based code that would replace the Downtown Center district. The code would include six “context areas” designed to reflect different city goals with regard to the built environment. The areas zoned for the form-based code (likely portions of the 28th Street and Division Avenue corridors, and potentially major roads such as Burton Street and Chicago Drive in the Galewood neighborhood) would permit a wide variety of uses, including housing, provided that the design goals are met.

These residential zoning district classifications permit single family homes, duplexes, row/townhouses, high rise apartments, condominiums and mobile home parks within the city, with various setback height and minimum lot frontage/area requirements. The City of Wyoming contains a multitude of lot sizes, land uses, densities and building types to accommodate the housing choices of residents. The analysis did not reveal any ordinance provisions that impede the construction of or access to fair housing.

The definition of a “Family” means either of the following:

1. “A domestic family which is one or more persons living together and related by the bonds of blood, marriage or adoption, together with caretaker of the principal occupants and not more than one additional unrelated person, with all of such individuals being domiciled together as a single, domestic housekeeping unit in a dwelling.”
2. “The functional equivalent of the domestic family which is persons living together in a dwelling unit whose relationship is of a regular, permanent and distinct character or has a demonstrable and recognizable bond which renders the persons a cohesive unit. All persons must be cooking and otherwise operating as a single housekeeping unit.”

The definition of a “Family” does not include “any society, club, fraternity, sorority, association, lodge, coterie, organization or group where the common living arrangement and/or the basis for the establishment of the functional equivalency of the domestic family is likely or contemplated to exist for a limited or temporary duration.”

The placement of adult foster care group homes and adult foster congregate facilities was reviewed to ensure equal access to the City’s residential neighborhoods. The Wyoming Zoning Ordinance defines Adult Care Facilities in the following manner:

1. **Adult care facilities, state-licensed:** A facility for the care of adults, over 18 years of age, as licensed and regulated by the state under Michigan Public Act 218 of 1979, and rules promulgated by the state department of human services, providing foster care to adults. It includes facilities and foster care homes for adults who are aged, mentally ill, developmentally disabled, or physically “handicapped” who require supervision on an ongoing basis, but do not require continuous nursing care. An adult foster care facility does not include nursing homes, homes for the aged, hospitals, alcohol or substance abuse rehabilitation center, or a residential center for persons released from or assigned to a correctional facility.
2. **Adult day care facility:** A facility other than a private residence, which provides care for more than six adults for less than a 24-hour period.
3. **Adult foster care family home:** A private home with the approved capacity to receive six or fewer adults to be provided with foster care for 24 hours a day for five or more days a week and for two or more consecutive weeks. The adult foster care family home licensee must be a member of the household and an occupant of the residence.
4. **Adult foster care large group home:** A private home with approved capacity to receive at least 13 but not more than 20 adults to be provided supervision, personal care, and protection, in addition to room and board, for compensation, for 24 hours a day, five or more days a week, and for two or more consecutive weeks.
5. **Adult foster care small group home:** A private home with the approved capacity to receive seven to 12 adults who are provided supervision, personal care, and protection in addition to room and board, for 24 hours a day, five or more days a week, and for two or more consecutive weeks for compensation.
6. **Congregate adult care facility:** A private home with the approved capacity to receive more than 20 adults.

All of the above uses are permitted as a principal use in one or more of the City’s various zoning districts.

A review of the regulations for accessory buildings and uses revealed that Wyoming does not appear to prohibit accessory dwelling units, or ADUs. Accessory Dwelling Units are secondary dwelling units established in conjunction with and clearly subordinate to a single family detached dwelling unit and are located on the same parcel. ADUs are sometimes built above a detached garage or within the rear yard and can sometimes resemble a pool house in size and design. The benefits for a community that permits or promotes establishing an ADU are:

1. They provide property owners with rental income, companionship, security, and services.
2. They can add affordable housing units to the existing housing stock within a neighborhood.
3. They can make housing units available to low- and moderate-income people who might otherwise have difficulty finding homes within the community.

4. They can add appropriate housing for people in various stages in the life cycle within single-family neighborhoods.
5. They can protect neighborhood stability, property values, and the single-family residential appearance of the neighborhood with appropriate regulation (size, height, appearance, parking of additional vehicles, etc.)

While housing demand and land availability for development and redevelopment in Wyoming is not at a point that leaves ADUs as the only way to create new housing, ADUs can be beneficial for intergenerational households (families living with post-teen children, families living with their parent(s), families living with extended family) by providing a separate living/cooking space that is separate enough for privacy but close enough for safety.

Comprehensive (Master) Plan

The City of Wyoming's Land Use Plan 2020 was adopted and amended in November 2006 and was subsequently amended in March of 2012. The 2012 amendment included the inclusion of the 2035 Thoroughfare Plan and the Turn on 28th Street Area Plan.

As related to the residential issues in the Future Land Use Plan, the plan strives to achieve the following:

- Continue active enforcement of the city's housing code.
How it relates to fair housing choice: housing that is void of code violations ensures that housing is safe and respectable for all that demand housing. Active code enforcement decreases the susceptibility that many low- to moderate-income households have in accessing housing. Active code enforcement should remain a focal point of the City's building, zoning and planning administration.
- Maintain the walkability of the city, both within its existing neighborhoods and its new development.
How it relates to fair housing choice: trends in housing demand at a local level indicate housing seekers want the ability to walk to and from destinations within their neighborhood. While having walkable neighborhoods (ADA compliant sidewalks, sidewalks on both side of the street, crosswalks) is important, residents will not choose to integrate walking in their daily lives other than for exercise and leisure unless there are destinations within a reasonable range of their home. These destinations include schools, parks, churches, shopping, workplaces and transit stops. Ensuring that sidewalk and non-motorized networks (such as designated bike lanes and transit stops) are provided in order to connect homes to schools, shopping and workplaces must also be a goal. The affect for all households (and especially low- to moderate-income households) is less auto-dependence (which can cost in the thousands annually) and an increase in active and healthy lifestyles.
- Promote Wyoming as a diverse urban center, rather than a suburban satellite.
How it relates to fair housing choice: changes in urban development have shown that residents demand more excitement in the shopping, dining and employment areas in their community. This has been translated to mean that active, multi-purpose areas with amenities for users of all ages and income levels are in high demand. Many shopping areas have been developing their once vast parking lots into additional retail and restaurant space, and some shopping areas have

integrated more pedestrian-friendly outdoor environments into the designs. Further, there has been interest in integrating denser housing options within walking distance of these centers. This results in placemaking, or the idea that a location is more than just its use, but is intended to be a destination in itself. Such development, as proposed on 28th Street, should be promoted as a means to create a center of activity in a Wyoming that otherwise has many different focal points with only one use in mind.

- Encourage the use of planned unit development to achieve a mix of residential types, styles, and densities in attractive, walkable environments.
How it relates to fair housing choice: Past theories on neighborhood development told planners and developers that the best way to create a stable neighborhood was to construct homes that were identical in relation to size, price point and design. Unfortunately, when changes in resident preferences or changes in income occur, this can result not in just a vacancy here or there, but has resulted entire neighborhoods becoming vacant. Contemporary neighborhood design theory tells us that the best way to maintain property values, decrease neighborhood vacancies and promote places that aggregate all the advantages of social networks is to build neighborhoods that offer a mix of housing sizes, types and prices that offer opportunities for walking. These neighborhoods also have the positive side effect of decreasing areas with large swaths of low-income residents and instead offer opportunities for families of all types and incomes to interact and benefit each other. Wyoming is wise to ensure that future housing developments offer housing that caters to each niche, which will also benefit the community when changes in housing demand for one particular type of housing occurs.
- Increase residential densities in mixed-use areas to ensure a sufficient population to support businesses and create a vibrant atmosphere.
How it relates to fair housing choice: In many small- to medium-sized cities (such as Wyoming), the single family neighborhood is the most protected and valued part of the community. Residents come out in droves when someone proposes a change in the center of one of those neighborhoods. However, market trends and realities tell that denser living (townhomes, apartment style living, housing that is conducive to transit) will be required for communities. Weighing the desire to preserve the character of existing single family neighborhoods and the necessity increase the variety of housing options leaves many commercial shopping areas as the place to introduce denser housing options. Not only are these shopping areas full of jobs and amenities, but they also have underutilized land in the form of larger than necessary parking lots and are on major thoroughfares, making them ripe and appropriate for denser housing options. Wyoming would be wise to support the development of denser housing near or within mixed use shopping/employment centers on major thoroughfares.
- Promote reinvestment in older employment areas that are located near residential areas to foster “walk-to-work” opportunities.
How it relates to fair housing choice: Underutilized and obsolete employment centers can take a toll on a community’s image and ability to attract new employers. Some underutilized and obsolete employment centers exist on large lots that are located in areas not designed for uses other than automobile access, and some obsolete centers exist on small lots lining major traffic thoroughfares, such as Division Ave. and 28th St. Wyoming is best apt to promote the installation of pedestrian amenities and the redevelopment of sites along major thoroughfares adjacent to existing neighborhoods and to promote the reuse of underutilized industrial land

through brownfield redevelopment and mixed use development so that all employment sites have different modes of transportation

- Encourage live/work units.

How it relates to fair housing choice: The live-work unit is an old idea that has been modernized to meet the needs of entrepreneurs, artists, small businesses and professionals. A live-work unit is a space that combines your workspace with your living quarters. A storekeeper might have lived above his shop or a doctor's office was a room off the Doctor's home foyer. With the advent of zoning, municipalities began restricting where people could live and conduct their business. Areas zoned for residential use could not be used for commerce and areas zoned for commercial use could not be residential, with the reasoning being to prevent disruptions by noises or traffic often associated with commercial endeavors and simpler enforcement of building codes and taxing. The advent of advanced telecommunication technology and the nature of some home businesses has proven that very little off-site impacts actually occur from live-work units. Live work units also allow for smaller "start-ups" to have fewer overhead costs, as the work and home are one unit. Wyoming is wise to support live/work units and would also be wise support them in future housing developments.

PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders

Within Wyoming, the Wyoming Housing Commission and other providers provide a network of public and publicly-assisted housing. The table below illustrates the assisted housing providers availability within Wyoming.

Table IV.1: Subsidized Housing in Wyoming

Facility	Address	Who Administers	Programs	For Whom	Housing Type	# of Units
Bayberry Farms Village Retirement	2520 56th St. SW Wyoming, MI 49418	MSHDA	MSHDA-LIHTC / Market Rate	Elderly	Low Rise Apartment, Townhouse	81
Pine Oak Apartments	850 36th St. SW Wyoming, MI 49509	MSHDA	Section 236 / R/S	Elderly	Mid Hi-Rise	127
Rogers Group Home	320 Gladiola St. SW Wyoming, MI 49509	MSHDA	Special Housing / Section 8	Elderly	Low Rise Apartment	16
David's House	2390 Banner Dr. SW Wyoming, MI 49509	HUD	Section 8	Elderly	Low Rise Apartment	10
Pinery Park	2300 Newstead Ave. SW, Wyoming, MI 49509	HUD	Section 8 / Barrier Free	Elderly / Family	Mid Hi-Rise / Townhouse	125
Villa Esperanza	1446 44th St. SW Wyoming, MI 49509	HUD	Section 8 / Section 202	Elderly	Low Rise Apartment	40
Oak Forest	3614 Pine Oak Ave. Wyoming, MI 49509	Other	LIHTC	Family	Low Rise Apartment	12
Waldon Woods	2405-2649 Waldon Woods Dr. SW, Wyoming, MI 49519	Wyoming Housing Commission	Public Housing	Family	Townhouse	52
Westwood Apartments	Scattered Sites	Wyoming Housing Commission	Public Housing / Barrier Free	Elderly	Low Rise Apartment	75
Source: MSHDA Directory of Subsidized Housing, Accessed April 2013					Total Units	538

As can be seen in the table above, the Wyoming is able to offer 538 assisted housing units, ranging from mid high-rises, low-rise apartments, townhomes and detached houses for the elderly, families and the disabled concentrated in the eastern portion of the City. As the City explores options for further development of subsidized housing, the City should advocate for assisted housing in the western portion of the City and along transit lines, such as the Silver Line along Division Avenue.

Wyoming Housing Commission Tenant Selection and Housing Choice

Responses to the following questions regarding tenant selection and housing choice in public housing were provided by the Wyoming Housing Commission through questionnaires and a review of public housing agency documents which are available in the appendix of this document.

Table IV.2: Section 8 Voucher Tenant Report

Race of Head of Household	Count	Percent
White	279	27%
Black	668	64%
American Indian / Alaskan Native	5	0%
Asian / Pacific Islander	5	0%
Hispanic	90	9%
Total	1047	100%
Income levels	Count	Percent
Extremely Low	591	57%
Very Low	354	34%
Low	101	10%
Over Income	0	0%
Total	1046	100%
Age of Householder	Count	Percent
Elderly (62 or older)	136	13%
Near-Elderly (55 to 61)	85	8%
Other (54 or younger)	825	79%
Total	1046	100%
Sex	Count	Percent
Male	67	6%
Female	979	94%
Total	1046	100%
Disabled/Handicapped Householders	Count	Percent
Disabled/Handicapped	397	38%
Not Disabled/Handicapped	649	62%
Total	1046	100%

Source: Wyoming Housing Commission

A tenant report originating from May 2, 2013 indicated that of residents participating in the Wyoming Housing Commission Section 8 Voucher program, 27 percent of total householders were white, 64 percent were black and 9 percent were Hispanic. 90 percent of households were extremely low or very low income. 79 percent of total householders were younger than 54 and 94 percent of total householders were female. 38 percent of householders were disabled. Based off these figures, many of the Section 8 households are lower income and disproportionately minority, and headed by females when compared to the population of Wyoming and the surrounding area. This is due to the demand and utilization rates of these programs and not direct action of the Wyoming Housing Commission.

The following questions were answered with the assistance from Rebeca Venema, Executive Director of the Wyoming Housing Commission:

General Questions

What are the demographics of residents within Wyoming Housing Commission Owned/Operated Properties (race/age/family size)?

All types of persons live in Wyoming Housing Commission Owned/Operated Properties.

How many units does the WHC operate? Where are they located? What are the unit sizes?

The WHC operates 195 units within Kent and Ottawa Counties ranging from one to five bedroom units.

How many units are ADA-accessible?

Six units, two other units have partial ADA accessibility.

Tenant Selection; Housing Choices for Subsidized Housing

Is there a pattern, in one or more assisted housing developments, of concentration of tenants by race or ethnicity? Are any local housing developments racially or ethnically identifiable?

No.

Do the tenant selection policies and procedures of HUD-assisted multi-family housing providers, including the local Public Housing Authority (PHA) exclude -- or limit the participation of -- persons with disabilities in one or more types of housing developments they manage?

No.

If the answer to either of these questions is yes, are the policies and procedures in use consistent with the requirements of federal, State and local law and HUD regulations and guidance?

N/A.

What are these policies and procedures and how do they specifically affect the manner in which applications for housing are treated, rejected or selected as tenants?

No answer given.

Has any local (within Wyoming) housing provider that the PHA works with been found to be in noncompliance with one or more civil rights laws or regulations?

No. None known.

If yes, has the provider initiated appropriate corrective actions?

N/A.

Are there any court lawsuits involving the tenant selection and assignment policies and procedures of any of these providers?

No. None known.

If court order(s) relate to leasing practices, what is the status of actions to comply with the orders) and what are the results?

N/A.

If there are concentrations of racial or ethnic groups in one or more public housing developments, has the PHA undertaken any efforts designed specifically to desegregate these developments (e.g., changes to the PHA's tenant selection and assignment plan; participation in HUD's Public Housing Affirmative Compliance Actions Program)?

No.

What is the location pattern of minority and non-minority certificate and voucher holders (by family type) who rent units under the Section 8 Certificate and Voucher Housing Assistance Programs?

All persons are eligible to apply for housing.

Are minorities located primarily in minority neighborhoods and Whites in predominantly white neighborhoods regardless of family type (e.g., large family, small family, and elderly family)?

No.

If the answer to the previous questions is yes, what specific steps does the local PHA take to promote increased housing choices for voucher holders?

N/A.

Can certificate and voucher holders use the certificates and vouchers they receive from the local PHA outside the PHA's geographic jurisdiction?

Yes.

Does the local PHA provide assistance to voucher holders from other PHA's and wish to reside in the local jurisdiction? In what ways?

Yes, the WHC will absorb or bill other agencies to administer the transferred housing voucher.

Does the PHA help certificate and voucher holders to find suitable housing especially individuals with disabilities?

Yes, the WHC will provide a list of known available units.

Does this help include providing up-to-date information to minority and disabled home seekers about various facilities and services available in all area and neighborhoods with available housing that would meet their needs? Facilities and services include schools, day care, health and welfare and other social services agencies, employment centers and public transportation.

Yes, during briefing with applicant, additional information is given (i.e. websites that list available listings.)

Does the PHA encourage certificate and voucher holders to look for housing in neighborhoods that are not traditional residential areas for the holder in question, and in particular minority certificate or voucher holders?

Yes, at briefing.

Does the PHA assist the search process in any other ways, such as:

- Calling to confirm the availability of units located in non-traditional neighborhoods?
- Providing a master list of the name and addresses, number of units, etc. of multifamily developments in a metropolitan or other regional area that make units available to Section 8 participants?

Yes, at briefing.

Does this help include assisting individuals with disabilities in finding suitable housing with accessible design features if needed?

Yes.

Has the local PHA completed its Section 504 assessment of the need and developed a plan for providing such housing opportunities, if an unmet need still exists?

No.

What steps does the PHA take to promote the availability of accessible existing housing resources suitable for Section 8 participant families in which one or more persons are mobility impaired?

Provide available units listing, if reasonable accommodations are needed they will be assessed.

What steps does the PHA take to promote housing choices for certificate or voucher holders with other types of disabilities?

N/A.

Does the PHA apply for additional housing vouchers especially those allocated for specific groups such as individuals with disabilities, veterans, etc.?

Yes, the WHC is allotted Vouchers for Non-Elderly Disabled.

Does the PHA provide clear information to all participants concerning their housing rights and the steps they should take, including requesting assistance from the PHA in the housing search, if they believe they have encountered housing discrimination?

Yes, in briefing.

If the jurisdiction's analysis includes review of the leasing practices in assisted housing developments, should changes or new steps be instituted to promote more inclusive tenancy patterns?

N/A.

Should the jurisdiction regularly monitor tenant characteristic data for these developments as an indicator of marketing policies, procedures and practices?

N/A.

In light of efforts currently made by the PHA, and their results, should other steps be initiated to promote greater housing choice for one or more racial or ethnic group or disabled Section 8 participants?

No, we have no exceptions on who may apply. All are welcome to apply.

Sale of Subsidized Housing and Possible Displacement

If the PHA, or other assisted housing providers (such as private section 8 housing owners) have sold or plan to sell assisted housing projects, what policies and procedures are in place provide alternative housing to displaced tenant households?

Issue voucher to move, in case of foreclosure there is the Foreclosure Act.

Are steps being taken to assure that displaced households are provided a varied choice of replacement housing, in particular so that minority households have an opportunity to select housing outside of areas of minority concentration and not just inside areas?

Yes.

Does the jurisdiction have a specific policy with respect to such displacement that it requires housing providers owning assisted housing in the jurisdiction to implement when the sale of such housing occurs?

Yes, the Housing Commission follows all procedures and will issue voucher to relocate. In case of foreclosure, there is the Foreclosure Act.

What policies and procedures should be adopted or changed by the jurisdiction, PHA or other agencies to assure that current tenants in assisted housing projects will be provided

opportunities to select replacement housing in a full range of neighborhoods if one or more such projects are to be sold and the tenants displaced?

N/A.

Who within the jurisdiction's governing structure is responsible for such selections and what specific steps should be taken to accomplish these changes?

N/A.

Substantial Rehabilitation to Assisted Units

If alterations were undertaken in a project of 15 or more units and the cost of the alterations were 75% or more of the replacement cost of the completed facility – Was the project designed to be readily accessible to and usable by individuals with disabilities?

No.

Were a minimum of 5% of the total dwelling units or at least one unit, whichever is greater, made *accessible for persons with mobility impairments*?

No.

Were an additional 2% of the total units made accessible for persons with hearing or vision impairments?

No.

Were the special (and often individualized) needs of tenants with disabilities being taken into consideration during major rehabilitation of assisted housing especially when temporary relocation is necessary?

No.

Are reasonable changes made to the temporary relocation rules, policies, practices or services to accommodate the special needs of persons with disabilities?

Yes.

Sale of Subsidized Housing and Possible Displacement

If displacement occurs due to a Housing and Urban Development (HUD) or Michigan State Housing Development Authority assisted project, then Wyoming shall provide relocation assistance to displaced persons in accordance with the Federal Uniform Relocation Assistance and Real Property Policies Act of 1970, as amended.

Property Tax Policies

According to information and forms found on the City of Wyoming's website under the Assessing Department, Under Michigan Public Act 206 of 1893, the Board of Review is able to offer a hardship

exemption for property taxes to homesteads. The Board of Review follows the policy guidelines adopted by the Wyoming City Council in making a determination, which includes a review of household asset and income thresholds in addition to medical or extraordinary hardship situations. Applicants are required to fill out an application for the program. Details of the application are located in the appendix of this document.

The City, while not offering exemptions requiring property assistance related to foreclosure, does offer information on their website regarding the various resources available in Kent County and the Michigan State Housing and Development Authority.

*SWOT Analysis:
Perceived opportunities in Wyoming include: “the home repair program”; “marketing of school system”; and “more neighborhood organizations”.*

Below are the effective property tax rates for residential properties within the City of Wyoming. Property taxes are levied on the assessed value, which is typically considered to be 50% of the market value of the home. For example, if the market value of a recently purchased home within Wyoming City/Wyoming School District was assessed at \$140,000, the taxable value would be \$70,000. Mills are levied in units per \$1,000 of taxable value.

Therefore, the estimated tax bill for a principal residence within Wyoming City/Wyoming School District would be $(\$70,000 / \$1,000) \times 37.891 = \$2,652.87$.

The rates below represent the property taxes levied on principal residences (and non-principal residences.) In the City of Wyoming, the following have taxing jurisdiction:

- School Districts (there are seven that serve the City)
- City of Wyoming Government
- RAPID Public Transit
- Kent Intermediate School District
- Grand Rapids Community College
- State of Michigan Educational Fund
- Kent County Government
- Wyoming Public Library

In Wyoming, the highest tax rates exist within the Byron Center School District, and the lowest tax rates exist within the Godwin Heights and Granville School District.

Table IV.3: Property Tax Rates in Wyoming By School District: Summer+Winter 2012

School District	Millage Rate For P.R.E (Non-P.R.E.)
Byron Center	40.0481 (58.0481)
Godfrey-Lee	43.5246 (61.5246)
Godwin Heights	36.6981 (54.6981)
Grandville	36.6481 (54.6981)
Kelloggsville	39.3681 (57.3681)
Kentwood	38.3481 (56.3481)
Wyoming	37.8981 (55.8981)

Source: City of Wyoming Treasurer's Office

Planning, Zoning, and Diversity Boards

Diversity in representation of citizens in the community, including lower income individuals, racial and ethnic minorities, women, persons with disabilities, and families with children should be a basic element of the City's efforts to affirmatively further fair housing.

Planning Commission

The purpose of the Planning Commission is to make and adopt a master plan for the physical development of the City, considering such factors as land use, transportation, public facilities and utilities, and recreation and open space; to plan for the redevelopment of blighted areas; to prepare and update as needed a zoning plan; to review development proposals, including rezoning, special uses, subdivision plats and site plans.

The Planning Commission consists of nine members; representative in so far as possible of different professions or occupations. Members shall hold no other City office, except that they can serve on the Zoning Board of Appeals. Members are appointed by the Mayor with concurrence of City Council.

Planning Commission meetings are held at 7:00 PM on the third Tuesday of each month at City Hall.

Zoning Board of Appeals

The purpose of the Zoning Board of Appeals is to hear and decide appeals after Public Hearings for variances from minimum Zoning Code requirements or to hear and decide appeals to a City official's interpretation of a Zoning Code requirement. The Board of Zoning Appeals must interpret the provisions of the Zoning Code in a manner as to carry out the interests and purposes of the Code. The Board also may be asked to settle questions of the location of boundary lines between different zoning districts.

The Zoning Board of Appeals consists of seven members and two alternates. One of the members may be a member of the City Council. Members are appointed by the City Council.

Zoning Board of Appeals meetings are held at 1:30 PM on the first and third Monday of each month at City Hall.

Downtown Development Authority

The purpose of the Downtown Development Authority is to halt property value deterioration and increase property tax valuation within the Downtown Development Authority District as established by Ordinance No. 26-98, to eliminate the causes of such deterioration, and to promote economic growth. The Downtown Development Authority is the governing body of the Wyoming Downtown Development District, and as such shall have the power to authorize the levy and collection of taxes, the acquisition and disposal of interest in real and personal property, the creation and implementation of development plans in the District, the promotion of economic growth, the issuance of bonds and other evidences of indebtedness, and the use of tax increment financing, and other such powers as provided under Public Act 197.

The Downtown Development Authority consists of nine members; the Mayor, five members representing the business interests in the District, one resident of the district and two other members. Members are appointed by the Mayor with concurrence of City Council.

Downtown Development Authority meetings are held at 7:30 AM on the first Tuesday of January, April, July and October at City Hall.

Housing Commission

The purpose of the Housing Commission is to provide decent, safe and sanitary subsidized housing for low income families. The Housing Commission administers HUD-subsidized programs related to Housing, such as Public Housing, Section 8 Rental Vouchers, Family Self-Sufficiency and Homeownership. It must comply with all HUD regulations pertaining to these programs. It also assists families in becoming self-sufficient.

The Housing Commission consists of five members. One of the five members must be a resident. No member of the Commission shall have any interest directly or indirectly in any contract for property, materials or services to be acquired by the Housing Commission. Members are appointed by the Mayor with concurrence of City Council.

Housing Commission Meetings are held at 1:00 PM on the third Tuesday in January, March, May, August, October and December at the Westwood Apartments Community Room.

Community Development Committee

The Purpose of the Community Development Committee is to develop studies and applications as necessary and appropriate for recommendation to City Council relative to the expenditure of HUD Community Development Block Grant (CDBG) funds on an annual basis, and to advise the City Council on desired changes in the CDBG program during the fiscal year.

The Community Development Committee consists of nine members, at least some of which must reside in low/moderate income areas qualified for HUD CDBG project funds.

The Community Development Committee meets at 6:30 PM, on call, generally four to six times per year at City Hall. The bulk of the meetings are between October and April, when the next year's CDBG application is being prepared.

Boards/Commissions Survey¹

The five boards listed above were surveyed. The survey asked each board/commission member about their race, ethnicity, gender, and neighborhood of residence. As of June 3, 2013, 33 of the potential 41 board members (80%) responded.

Planning Commission

- There were nine respondents from the Planning Commission.

¹ Note: There are nine persons assigned to the Zoning Board of Appeals; seven members and two alternates. Because there are 12 responses, some responses may have been collected in error or the same member may have completed the survey more than once. For the purposes of this analysis, the survey data is used to reveal trends not necessarily facts.

- Only eight individuals responded to the question: “What is your race?” with seven (87.50%) selecting White and one (12.50%) selecting Black or African American and eight (100%) selecting Non-Hispanic as their ethnicity.
- The majority of the Planning Commission, eight members (88.89%) are male with one female (11.11%).
- Of the nine respondents, two (22%) live north of 28th Street and seven (78%) live south of 44th Street.

Zoning Board and Appeals

- There were 12 respondents from the Zoning Board and Appeals. Out of which, one respondent (8.33%) indicated they also serve on the Downtown Development Authority.
- Out of 12 respondents, six indicated (100%) identified White as their race. 11 individuals (91.67%) identified their ethnicity as Non-Hispanic and one individual (8.33%) selected Hispanic for their ethnicity.
- The majority of the Zoning Board and Appeals, 11 members (91.67%), are male with one female member (8.33%).
- Of the 12 respondents, only ten answered the question: “Which electoral precinct do you live in?”. Of the ten who answered, one (10%) respondent lives north of 28th Street, two (20%) live between 28th and 44th Streets, and seven (70%) live below 44th Street.

Downtown Development Authority

- There were six respondents from the Downtown Development Authority, out of which two other positions are held by at least one (if not two) of the members. The boards and commissions that feature this overlap are the Housing Commission with one member (16.67%) and the Zoning Board of Appeals with one member (16.67%).
- Out of the six respondents, six (100%) identified White as their race and their ethnicity as Non-Hispanic.
- Separating by gender, four (66.67%) respondents are males and two (33.33%) are females.
- Of the six respondents, only four answered the question: “Which electoral precinct do you live in?” Of the four who answered, three (75%) live between 28th and 44th Streets and one (25%) lives south of 44th Street.

The Housing Commission

- There were two respondents from the Housing Commission. Out of which, one (50%) respondent indicated they also serve on the Downtown Development Authority.
- Out of two respondents, (two) 100% identified White as their race and their ethnicity as Non-Hispanic.
- Separating by gender, one respondent responded as male (50%) and one female (50%).
- Of the two respondents, both (100%) indicated they lived south of 44th Street.

The Community Development Committee

- There were six respondents from the Community Development Committee and all six individuals (100%) only sit on the Community Development Committee.
- Out of the six respondents, all (100%) respondents identified White as their race and their ethnicity as Non-Hispanic.

- The Committee is evenly split according to gender with three males (50%) and three females (50%).
- Of the six Committee members, two (33.33%) live between 28th and 44th Streets and four (66.66%) live south of 44th Street.

A review of the data indicates that of the five boards/commissions surveyed and of those that answered the questions, 96.88 percent of respondents indicated they were Non-Hispanic Whites, 78.79 percent of respondents indicated they were male and 63.3 percent indicated they lived south of 44th Street. Please be aware that while some respondents may have taken the survey more than once, the level of possible survey error does not dismiss the trends revealed above.

As vacancies are created, the Mayor and City Council are advised to appoint board members from different races, ethnicities, genders and geographic locations. While some boards, such as the Downtown Development Authority, the Housing Commission and Community Development Committee may have specific residency or ownership requirements, ensuring that Non-White residents, Hispanics, women and residents north of 28th Street and residents between 28th and 44th Streets are represented is crucial with diversity being important on all city boards, not just the five examined.

Building Codes (Accessibility)

The City of Wyoming Inspection Division is the enforcing agency for the State of Michigan Construction Code. The division's responsibilities apply to the construction, alteration, movement, enlargement, replacement, repair, equipment, use and occupancy, location, maintenance, removal and demolition of every building or structure or any appurtenances connected or attached to such buildings or structures within the City.

SWOT Analysis:

Perceived threats in Wyoming include: "a costly business inspection process that needs to be proactive, rather than reactive"; "increasing rents"; and "not a lot of non-city / CDBG housing maintenance programs".

The City of Wyoming adheres to the Michigan Building Code, Electrical Code, Plumbing Code and Mechanical Code and Michigan Residential Code promulgated by the State of Michigan under Public Act 230 of 1972, Public act 245 of 1999 and Act 217 of 1956.

Smoke Detectors

Michigan building code requires that "hard wired" smoke detectors are to be installed in newly constructed homes, home undergoing major renovation and existing apartments. This includes having detectors in each bedroom. Apartments are required by law to have at least one "hard wired" detector on each level and near sleeping areas no matter the age of the building. Additionally, the City's property maintenance code requires that all equipment be kept in operable condition per the International Fire Code and the Michigan Residential Code.

Rental Registration & Property Maintenance

Wyoming has implemented a rental inspection program and property maintenance program to ensure maintenance of all residential rental buildings meet minimum code standards. Wyoming has adopted the International Property Maintenance Code, 2006 as published by the International Code Council, Inc. by reference (Chapter 10, Buildings and Building Regulations, Article VII.) The property maintenance code defines the standards at which property owners shall maintain their rental properties.

The Rental Inspection Program requires that all residential units offered for rent or lease be registered with the City and undergo inspections every two years. If properties have 20 units or less, all of the apartments are inspected. If a property has more than 21 or more units, the City inspects 10 percent of rental units, but not less than 10 units per property. The City may inspect additional dwelling units if inspectors find violations in a certain percentage of dwelling units. If inspectors find violations in the units or in the common property areas, the owner receives a notice of repair with a reasonable time limit to repair them.

Access for Inspection Purposes

A majority of inspections that do occur in the city are related to general building, electrical, mechanical and plumbing and rental inspections, which require exterior and interior inspection in order to receive a certificate of occupancy. City code enforcement and compliance often does require an inspection to verify complaints, though these inspections are generally exterior inspections and may be interior inspections, some of which do not require owner consent. The city does require residential rental inspections.

Nature of Inspections

Inspections within the City are done as a part of the permitting and code enforcement process.

B. Private Sector

Government policies and procedures that regulate, monitor, or otherwise impact rental, sales, and property insurance practices can play a significant role in promoting fair housing choice. The City should consider reviewing their

current policies and procedures in light of private sector practices to determine, what, if any, changes might be made to strengthen their role where private sector practices appear to discriminate or otherwise contribute to restrict housing choices for all persons, especially lower-income residents, racial and ethnic minorities, women, persons with disabilities, parents of minor children and younger adults.

Public Input:

In regards to the reasons behind why individuals and families are unable to access the housing they desire and needs, a resident of Wyoming stated that it is the result of “a poor credit rating [and] the inability to pay rent for [the] unit desired”.

Until the recent past, many mortgage lending and real estate appraisal policies and practices were openly discriminatory. Decisions as to property values, lending criteria, and related factors frequently rested on the race, ethnicity, or religion of the applicant and the racial, ethnic, and religious makeup of the neighborhood in which the applicant sought to move to. Lending policies and practices also treated applicants differently based on gender. Because of the close relationship between mortgage lending and appraisal activities, the policies and practices in one area significantly impacted those in other areas.

Studies show the need for affirmative action by lenders themselves to look at their policies and practices and change the manner in which judgments are made by every person who plays a role in the lending process.

C. Public and Private Sector

Fair Housing Enforcement

Effective fair housing enforcement lies at the heart of a comprehensive program to affirmatively further fair housing.

To assure good standing for HUD Community Planning and Development (CPD) Programs, the City should address any and all concerns expressed by HUD in contract conditions that relate to fair housing and equal opportunity performance as required by the laws and regulations governing these programs. These concerns include any and all court decisions relating to fair housing and other civil rights laws to which the City, its landlords and the Wyoming Housing Commission is subject. Presently, the City contracts with the Fair Housing Center of West Michigan on an annual basis to provide fair housing testing outreach and fair housing complaint assistance.

Fair Housing Ordinance

In 1983, the City of Wyoming adopted a Fair Housing Ordinance to prevent and prohibit housing discrimination mirroring Federal and State laws. However, Wyoming's Fair Housing Ordinance prohibits housing discrimination on the basis of "source of income" (i.e. Section 8 vouchers, other income from government programs or such payments as child support and alimony.) The ordinance does not apply in situations where there are small housing accommodations (units for less than three families where the owner or member of owner's family lives on site, the rental is within the landlord's home or the rental is temporary in nature (vacated by owner while maintaining legal residence.)

The ordinance also requests any person that believes they have been discriminated against within 30 days contact the City Manager who shall forward a copy to the City Attorney, who after investigation of the complaint will make a reasonable attempt to conciliate the complaint. If conciliation is not successful, the City Manager is required to refer the complaint to the City Attorney who shall follow the same procedure as for handling complaints for violations of other chapters.

Michigan Department of Civil Rights

To carry out the guarantees against discrimination, the Michigan Constitution of 1963 created the Michigan Department of Civil Rights (MDCR). The MDCR investigates alleged discrimination against any person because of religion, race, color or national origin and to "secure the equal protection of such civil rights without such discrimination." Public Acts 453 and 220 of 1976 and subsequent amendments have added sex, age, marital status, height, weight, arrest record, and physical and mental disabilities to the original four protected categories. The MDCR has an agreement with the US Department of Housing and Urban Development (HUD) to accept HUD housing complaints under the Fair Housing Act, Title VIII, U.S. Civil Rights Act of 1968, as amended.

The MDCR works to prevent discrimination through educational programs that promote voluntary compliance with civil rights laws and investigates and resolves discrimination complaints. It also provides information and services to businesses on diversity initiatives, equal employment law, procurement opportunities and feasibility studies, and joint venture/strategic alliance matchmaking.

A complaint may be filed at any of the Department's regional centers or satellite offices, if the alleged discrimination has occurred within the past 180 days. When MDCR determines a complaint may be appropriate for mediation, claimant and respondent are offered the option to mediate, by mail. The decision to mediate is voluntary and must be agreed to by both parties. When the parties agree to mediate, the investigation is postponed to allow reasonable time for mediation to take place. When mediation results in a settlement or withdrawal of the complaint, no further action is taken by MDCR. If the complaint is not resolved at mediation, the complaint is investigated like any other complaint. Mediation is generally available any time after a formal complaint has been taken and is available statewide.

If mediation is not agreed upon or a resolution cannot be found, the complaint proceeds through the investigative process and is then reviewed by the regional director of MDCR. The Commission makes the final determination of probable cause that an illegal act of discrimination occurred. If no probable cause is found, the complainant may ask for reconsideration of the complaint within ten (10) days of the determination.

If probable cause is found, the complaint proceeds through the resolution process. A complaint may be resolved through a settlement between the parties. If a settlement cannot be reached, MDCR issues a formal complaint and a public hearing takes place before the state Attorney General. After the hearing, MDCR issues an order to either cease and desist the discriminatory practice or dismiss the case. Appeal for judicial review in the Court of Common Pleas is available to a complainant or respondent who is not satisfied with the MDCR's final order.

The Michigan Civil Rights Commission, Lansing Office, can be reached at:

Michigan Department of Civil Rights, Lansing Executive Office
Capitol Tower Building
110 W. Michigan Ave., Suite 800
Lansing, MI 48933
Phone: (517) 335-3165
Fax: (517) 241-0546

HUD Office of Fair Housing and Equal Opportunity

The mission of the HUD Office of Fair Housing and Equal Opportunity is to enforce the Fair Housing Act and other civil rights laws. HUD and MDCR jointly work in carrying out investigative and enforcement functions. If a right to fair housing is being violated, a complaint can be submitted to the nearest HUD office in Chicago, IL. HUD's Chicago office is responsible for fair housing oversight in the Midwest region, including Illinois, Indiana, Michigan, Minnesota, Michigan, and Wisconsin.

Complaints based upon alleged violations of fair housing law are filed directly with HUD or brought to HUD's attention by MDCR. HUD's Chicago office then investigates the allegations.

HUD's Chicago office can be reached at:
U.S. Department of Housing and Urban Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, Illinois 60604-3507
Phone: (312) 353-7776 or 1-800-765-9372
Fax: (312) 886-2837
TTY: (312) 353-7143

Fair Housing Center of West Michigan

The Fair Housing Center of West Michigan is another valuable source of assistance in reporting housing discrimination within the Greater Grand Rapids Region. Every spring, the Fair Housing Center of West Michigan and the City of Wyoming host a free Fair Housing and Section 8 Seminar that provides practical, up-to-date information to assist housing professionals in their daily compliance with federal, state and local fair housing laws. Landlords, rental agents, property management personnel, real estate agents, residents and others are invited to attend.

Fair Housing Center of West Michigan
 20 Hall Street SE
 Grand Rapids, MI 49507
 Phone: (616) 451-2980
 Toll free: 1-866-389-FAIR
 Fax: (616) 451-2657
<http://www.fhcwm.org/contact>

Informational Programs

Effective fair housing enforcement and the creation of future fair housing options begins with education. To assure compliance with HUD Community Planning and Development programs, the City should ensure that education and information is accessible to residents, landlords and city employees.

Annually, the City of Wyoming and the Wyoming Housing Commission partners with the Fair Housing Center of West Michigan to provide training to landlords on fair housing laws, Section 8 Housing Vouchers. The most recent landlord education seminar was offered on March 28, 2013 and attracted 90 people. The session is available to all who wish to attend. The City posts information on their website about the training and also informs all persons who have registered rental units in the City. This event is by far the most popular fair housing event.

Visitability in Housing

“Visitability” means: (1) at least one entrance is at grade (no step), is approached by an accessible route such as a sidewalk and (2) the entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space.

Visitability allows mobility impaired residents to visit families and friends where this would not otherwise be possible. A Visitable home also serves persons without disabilities (e.g. a mother pushing a stroller, a person delivering large appliances, a person using a walker, etc.). One difference between “Visitability” and “accessibility” is that accessibility requires that all features of a dwelling unit must be made accessible for mobility impaired persons. A Visitable home provides less accessibility than an accessible home, and is meant to be designed for only those units not required to be accessible.

After speaking with Jim De Lange, Chief Building Official for the City of Wyoming, Michigan Building Codes do require that for certain multi-family housing developments a percentage of housing units are required to be accessible. In addition, Michigan building codes also require that all new housing units be modifiable, which requires that housing units be designed in such a way that modifications be made at a later date with such features as grab bars in mind.

Determination of Unlawful Segregation

Where there is a determination of unlawful segregation or other housing discrimination by a court, or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient’s jurisdiction, an analysis should be performed of the actions which could be taken by the recipient to help remedy the discriminatory condition, including actions involving the expenditure of funds by the jurisdiction.

To the knowledge of the analysis preparers, there has been no determination of unlawful segregation in Wyoming.

V. Assessment of Current Public & Private Fair Housing Programs and Activities in Wyoming

Effective fair housing enforcement lies at the heart of any comprehensive program to affirmatively further fair housing for all individuals.

Community Reinvestment Act Compliance

Passed by Congress in 1977, the Community Reinvestment Act (CRA) states that “regulated financial institutions have continuing and affirmative obligations to help meet the credit needs of the local communities in which they are chartered.” The act then establishes a regulatory regime for monitoring the level of lending, investments, and services in low-and moderate-income neighborhoods. According to the National Community Reinvestment Coalition:

Approximately once every several years, examiners from four federal agencies assess and ‘grade’ lending institutions activities in low- and moderate-income neighborhoods. If a regulatory agency finds that a lending institution is not serving these neighborhoods, it can delay or deny that institution’s request to merge with another lender or to open a branch or expand any of its other services. The financial institution regulatory agency can also approve the merger application subject to specific movements in a bank’s lending or investment record in low and moderate-income neighborhoods.

While denials of bank applications are rare, federal agencies can make approvals conditional upon specific improvements in a bank’s CRA performance. In addition, dialogue between banks and community organizations often result in bank commitments to increase lending and/or start affordable housing and small business lending programs.

The CRA requires that financial institutions progressively seek to enhance community development within the area they serve. On a regular basis, financial institutions submit information about mortgage loan applications as well as materials documenting their community development activity. The records are reviewed to determine if the institution satisfied CRA requirements. The assessment includes a review of records as related to the following:

- Commitment to evaluating and servicing community credit needs;
- Offering and marketing various credit programs;
- Record of opening and closing offices;
- Discrimination and other illegal credit practices; and
- Community development initiatives.

The data is evaluated and a rating for each institution is determined. Ratings for institutions range from substantial noncompliance in meeting credit needs to an outstanding record of meeting community needs. The table below summarizes the most recent CRA performance ratings published from 2002 to 2012 for banks subject to CRA in communities surrounding Wyoming (Byron Center, Caledonia, Grand

Rapids, Hudsonville and Kentwood.) There were no CRA Performance ratings published for any banks in Wyoming. The table below lists the most recent rating of examined banks and does not include ratings for the same bank twice.

Table V.1: Most Recent CRA Rating of Examined Banks in Jurisdictions Surrounding Wyoming

Rating	Examined Banks	
	Number	Percent
Outstanding	1	8.3%
Satisfactory	11	91.7%
Needs to Improve	0	0%
Substantial Noncompliance	0	0%

Source: FFIEC Interagency CRA Ratings, 2002-2012

HMDA Data Analysis

Home Mortgage Disclosure Act (HMDA) data consists of information about mortgage loan applications for financial institutions, savings and loans, savings banks, credit unions and some mortgage companies. These data contain information about the location, dollar amount, and types of loans made, as well as racial and ethnic information, income, and credit characteristics of all loan applicants. The data is available for government loans, home purchases, loan refinances, and home improvement loans.

Public Input:

In regards to the reasons behind why individuals and families are unable to access the housing they desire and needs, a realtor/broker stated that it "could be any factor, but I feel most in Wyoming are fair and informed".

HMDA data can provide a picture of how different applicant types fare in the mortgage lending process. The data can be used to identify areas of potential concern that may warrant further investigations. For example, by comparing loan approval rates of minority applicants with non-minorities that have similar income and credit characteristics, areas of potential discrimination may be detected. HMDA was also enacted by Congress to provide investors and public agencies with information to guide investments in housing. Likewise, HMDA analysis can be used to forge partnerships among banks and community organizations in underserved minority or low-income neighborhoods.

The Federal Reserve is the primary regulator of compliance with fair lending regulations. When federal regulators examine financial institutions, they use HMDA data to determine if applicants of a certain gender, race or ethnicity are rejected at statistically significant higher rates than applicants with other characteristics. The Federal Reserve uses a combination of sophisticated modeling and loan file sampling and review to detect lending discrimination.

The HMDA data tables in this section present summary HMDA data by Metropolitan Statistical Areas/Metropolitan Divisions (MSA/MD). For the City of Wyoming, the Grand Rapids-Wyoming MSA/MD is used (2010 Population: 774,160.) This MSA/MD includes data from Barry, Ionia, Kent, and Newaygo Counties. While the data cannot be used to specifically determine denial rates and general applicant characteristics for the City of Wyoming, it can suggest areas for further examination within the Grand Rapids-Wyoming MSA/MD. The City of Wyoming is the second largest municipality in the Grand Rapids-Wyoming MSA/MD (2010 Population: 72,125) behind Grand Rapids (2010 Population: 188,040.)

Table V.2: Disposition of Loan Applications by Loan Type, Grand Rapids - Wyoming MSA/MD, 2011

	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Files Closed For Incompleteness
Conventional Home-Purchase Loans	5,043 (100%)	3,664 (72.7%)	207 (4.1%)	618 (12.3%)	381 (7.6%)	173 (3.4%)
Government Guaranteed Home-Purchase Loans (FHA, VA, and FSA/RHS)	3,875 (100%)	2,653 (68.5%)	160 (4.1%)	639 (16.5%)	296 (7.6%)	127 (3.3%)
Refinance Loans	20,342 (100%)	12,805 (62.9%)	762 (3.7%)	4,207 (20.7%)	1,715 (8.4%)	833 (4.1%)
Home Improvement Loans	1,540 (100%)	892 (57.9%)	51 (3.3%)	446 (29.0%)	113 (7.3%)	38 (2.5%)
Total Applications	30,800 (100%)	20,014 (65.0%)	1,180 (3.8%)	5,910 (19.2%)	2,505 (8.1%)	1,171 (3.8%)

Source: Loans on 1-4 Family and Manufactured Homes, FFIEC HMDA Aggregate Reports, 2011

Overall, roughly two-thirds (65%) of all loan applications received were originated and one-fifth (19.2%) were denied. Very few applications were withdrawn (8.1%), closed due to incomplete files (3.8%) or approved but not accepted (3.8%). Conventional Home-Purchase Loans (72.7%) and Government Guaranteed Home-Purchase Loans (68.5%) were originated at higher rates than Refinance Loans (62.9%) and Home Improvement Loans (57.9%).

Table V.3: Denial Rate of Applications for Conventional Home-Purchase Loans and Government Guaranteed Home Purchase Loans (FHA, VA, and FSA/RHS) by Race and Ethnicity, Grand Rapids - Wyoming MSA/MD, 2011

Race	Conventional Home-Purchase Loans		Government Guaranteed Home-Purchase Loans (FHA, VA, and FSA/RHS)	
	Applications Received	Applications Denied (% denied)	Applications Received	Applications Denied (% denied)
American Indian/ Alaskan Native	3	1 (33.3%)	12	2 (16.7%)
Asian	100	15 (15%)	40	6 (15.0%)
Black or African American	72	15 (20.8%)	141	27 (19.1%)
Native Hawaiian/ Other Pacific Island	5	0 (0%)	8	2 (25.0%)
White	4,402	523 (11.9%)	3,413	545 (16.0%)
2 or More Minority Races	0	0 (0%)	1	0 (0%)
Joint (White/Minority Race)	50	8 (16.0%)	37	5 (13.5%)
Race Not Available	411	56 (13.6%)	223	52 (23.3%)
Ethnicity	Applications Received	Applications Denied (% Denied)	Applications Received	Applications Denied (% Denied)
Hispanic or Latino	109	19 (17.4%)	232	61 (26.3%)
Not Hispanic or Latino	4,510	531 (11.8%)	3,450	533 (15.4%)
Joint (Hispanic or Latino/ Not Hispanic or Latino)	25	5 (20.0%)	25	6 (24.0%)
Ethnicity Not Available	399	63 (15.8%)	168	39 (23.2%)

Source: Loans on 1-4 Family and Manufactured Homes, FFIEC HMDA Aggregate Reports, 2011

For Conventional Home-Purchase Loans, Whites had lower denial rates than all other races and Non-Hispanics had lower denial rates than Hispanics. For government guaranteed home purchase loans, joint race and Asian applicants had lower denial rates than other races and Non-Hispanics had lower denial rates than Hispanics. It is important to note that for all groups other than White, the number of loan applications was small. As such, caution should be used in interpreting data about racial and ethnic groups.

Table V.4: Denial Rate of Applications for Refinance Loans and Home Improvement Loans by Race and Ethnicity, Grand Rapids - Wyoming MSA/MD, 2011

Race	Refinance Loans		Home Improvement Loans	
	Applications Received	Applications Denied (% denied)	Applications Received	Applications Denied (% denied)
American Indian/ Alaskan Native	39	17 (43.6%)	7	3 (42.9%)
Asian	279	69 (24.7%)	11	6 (54.5%)
Black or African American	319	96 (30.1%)	39	29 (74.4%)
Native Hawaiian/ Other Pacific Island	19	2 (10.5%)	2	1 (50%)
White	17,539	3,476 (19.8%)	1,242	318 (25.6%)
2 or More Minority Races	5	1 (20.0%)	0	0 (0%)
Joint (White/Minority Race)	178	32 (18.0%)	9	1 (11.1%)
Race Not Available	1,964	514 (26.2%)	230	88 (38.3%)
Ethnicity	Applications Received	Applications Denied (% Denied)	Applications Received	Applications Denied (% Denied)
Hispanic or Latino	322	139 (43.2%)	52	23 (44.2%)
Not Hispanic or Latino	17,949	3,254 (18.1%)	1,231	329 (26.7%)
Joint (Hispanic or Latino/ Not Hispanic or Latino)	164	38 (23.2%)	12	4 (33.3%)
Ethnicity Not Available	1,907	506 (26.5%)	245	90 (36.7%)

Source: Loans on 1-4 Family and Manufactured Homes, FFIEC HMDA Aggregate Reports, 2011

For Refinance Loans, Native Island / Pacific Islanders and joint race applicants had lower denial rates than all other races and Non-Hispanics had lower denial rates than Hispanics. For Home Improvement Loans, joint race and White applicants had lower denial rates than other races and Non-Hispanics had lower denial rates than Hispanics. It is important to note that for all groups other than White, the number of loan applications was small. As such, caution should be used in interpreting data about racial and ethnic groups.

Table V.5: Denial Rate of Applications for Conventional Home-Purchase Loans by Race/Ethnicity and Income, Grand Rapids - Wyoming MSA/MD, 2011

Race	Income of Applicants 99% or Less of MSA/MD Median		Income of Applicants 100% or More of MSA/MD Median	
	Applications Received	Applications Denied (% denied)	Applications Received	Applications Denied (% denied)
American Indian/ Alaskan Native	2	1 (50.0%)	1	0 (0%)
Asian	44	8 (22.7%)	55	7 (12.7%)
Black or African American	49	13 (26.5%)	22	2 (9.0%)
Native Hawaiian/ Other Pacific Island	3	0 (0%)	2	0 (0%)
White	1,820	306 (16.8%)	2,501	204 (8.2%)
2 or More Minority Races	0	0 (0%)	0	0 (0%)
Joint (White/Minority Race)	19	4 (21.1%)	31	4 (12.9%)
Race Not Available	144	31 (21.5%)	197	22 (11.2%)
Ethnicity	Applications Received	Applications Denied (% Denied)	Applications Received	Applications Denied (% Denied)
Hispanic or Latino	77	16 (20.8%)	30	2 (6.7%)
Not Hispanic or Latino	1,859	309 (16.6%)	2,570	209 (8.1%)
Joint (Hispanic or Latino/ Not Hispanic or Latino)	7	2 (28.6%)	18	3 (16.7%)
Ethnicity Not Available	138	36 (26.1%)	191	25 (13.1%)

Source: Loans on 1-4 Family and Manufactured Homes, FFIEC HMDA Aggregate Reports, 2011

In 2011, the Grand Rapids-Wyoming MSA/MD 100 percent median income used was \$52,945. The above table displays Conventional Home-Purchase Loan Applications for different races/ethnicities depending on their income (below or above the median income.)

HMDA Data Analysis Summation

In general, applicants with higher incomes were denied loans at lower rates than those with lower incomes for Conventional Home-Purchase Loans. Amongst lower income applicants, Whites were denied loans at lower rates than all other races and Non-Hispanics had lower denial rates than Hispanics. Amongst higher income applicants, Whites and African Americans were denied at lower rates than other races and Hispanics were denied loans at lower rates than Non-Hispanics and Joint Ethnicity applicants. It is important to note that for all groups other than White, the number of loan applications was small. As such, caution should be used in interpreting data about racial and ethnic groups.

Table V.6: Denial Rate of Applications for Government Guaranteed Home-Purchase Loans (FHA, VA, and FSA/RHS) by Race/Ethnicity and Income, Grand Rapids - Wyoming MSA/MD, 2011

Race	Income of Applicants 99% or Less of MSA/MD Median		Income of Applicants 100% or More of MSA/MD Median	
	Applications Received	Applications Denied (% denied)	Applications Received	Applications Denied (% denied)
American Indian/ Alaskan Native	10	2 (20.0%)	2	0 (0%)
Asian	32	4 (12.5%)	7	1 (14.3%)
Black or African American	123	28 (22.8%)	17	3 (17.6%)
Native Hawaiian/ Other Pacific Island	3	1 (33.3%)	5	0 (0%)
White	2,592	453 (17.5%)	782	102 (13.0%)
2 or More Minority Races	0	0 (0%)	1	0 (0%)
Joint (White/Minority Race)	15	2 (13.3%)	22	4 (18.2%)
Race Not Available	160	40 (25.0%)	58	13 (22.4%)
Ethnicity	Applications Received	Applications Denied (% Denied)	Applications Received	Applications Denied (% Denied)
Hispanic or Latino	214	3 (1.4%)	14	4 (28.6%)
Not Hispanic or Latino	2,591	438 (16.9%)	822	109 (13.3%)
Joint (Hispanic or Latino/ Not Hispanic or Latino)	17	1 (5.9%)	8	0 (0%)
Ethnicity Not Available	113	9 (8.0%)	50	10 (20.0%)

Source: Loans on 1-4 Family and Manufactured Homes, FFIEC HMDA Aggregate Reports, 2011

In 2011, the Grand Rapids-Wyoming MSA/MD 100 percent median income used was \$52,945. The above table displays Government Guaranteed Home-Purchase Loan Applications for different races/ethnicities depending on their income (below or above the median income.)

Amongst lower income applicants, Asians and joint race applicants were denied loans at lower rates than all other races and Hispanics had lower denial rates than Non-Hispanics. Amongst higher income applicants, Whites were denied at lower rates than other races and Non-Hispanics were denied loans at lower rates than Hispanics and joint ethnicity applicants. It is important to note that for all groups other than White, the number of loan applications was small. As such, caution should be used in interpreting data about racial and ethnic groups.

Table V.7: Denial Rate of Applications for Refinance Loans by Race/Ethnicity and Income, Grand Rapids - Wyoming MSA/MD, 2011

Race	Income of Applicants 99% or Less of MSA/MD Median		Income of Applicants 100% or More of MSA/MD Median	
	Applications Received	Applications Denied (% denied)	Applications Received	Applications Denied (% denied)
American Indian/ Alaskan Native	17	8 (47.1%)	15	9 (60.0%)
Asian	120	38 (31.7%)	135	28 (20.7%)
Black or African American	153	49 (32.0%)	124	39 (31.5%)
Native Hawaiian/ Other Pacific Island	6	2 (33.3%)	12	0 (0%)
White	6,424	1,589 (24.7%)	9,535	1,670 (17.5%)
2 or More Minority Races	1	1 (100%)	3	0 (0%)
Joint (White/Minority Race)	31	8 (25.8%)	121	21 (17.4%)
Race Not Available	677	213 (31.5%)	1,010	247 (24.5%)
Ethnicity	Applications Received	Applications Denied (% Denied)	Applications Received	Applications Denied (% Denied)
Hispanic or Latino	184	90 (48.9%)	97	40 (41.2%)
Not Hispanic or Latino	6,564	1,602 (24.4%)	9,766	1,699 (17.4%)
Joint (Hispanic or Latino/ Not Hispanic or Latino)	29	10 (34.5%)	111	26 (23.4%)
Ethnicity Not Available	652	206 (31.6%)	981	249 (25.4%)

Source: Loans on 1-4 Family and Manufactured Homes, FFIEC HMDA Aggregate Reports, 2011

In 2011, the Grand Rapids-Wyoming MSA/MD 100 percent median income used was \$52,945. The above table displays Refinance Loan Applications for different races/ethnicities depending on their income (below or above the median income.)

Amongst lower income applicants, Whites and joint race applicants were denied loans at lower rates than all other races and Non-Hispanics had lower denial rates than Hispanics. Amongst higher income applicants, joint race applicants and Whites were denied at lower rates than other races and Non-Hispanics were denied loans at lower rates than Hispanics and joint ethnicity applicants. It is important to note that for all groups other than White, the number of loan applications was small. As such, caution should be used in interpreting data about racial and ethnic groups.

Table V.8: Denial Rate of Applications for Home Improvement Loans by Race/Ethnicity and Income, Grand Rapids - Wyoming MSA/MD, 2011

Race	Income of Applicants 99% or Less of MSA/MD Median		Income of Applicants 100% or More of MSA/MD Median	
	Applications Received	Applications Denied (% denied)	Applications Received	Applications Denied (% denied)
American Indian/ Alaskan Native	5	3 (60.0%)	2	0 (0%)
Asian	7	4 (57.1%)	4	2 (50.0%)
Black or African American	28	22 (78.6%)	10	6 (60.0%)
Native Hawaiian/ Other Pacific Island	2	1 (50.0%)	0	0 (0%)
White	716	218 (30.4%)	510	96 (18.8%)
2 or More Minority Races	0	0 (0%)	0	0 (0%)
Joint (White/Minority Race)	5	1 (20.0%)	4	0 (0%)
Race Not Available	119	50 (42.0%)	107	37 (34.6%)
Ethnicity	Applications Received	Applications Denied (% Denied)	Applications Received	Applications Denied (% Denied)
Hispanic or Latino	39	19 (48.7%)	11	3 (27.3%)
Not Hispanic or Latino	708	226 (31.9%)	508	99 (19.5%)
Joint (Hispanic or Latino/ Not Hispanic or Latino)	7	3 (42.9%)	5	1 (20.0%)
Ethnicity Not Available	128	51 (39.8%)	113	38 (33.6%)

Source: Loans on 1-4 Family and Manufactured Homes, FFIEC HMDA Aggregate Reports, 2011

In 2011, the Grand Rapids-Wyoming MSA/MD 100 percent median income used was \$52,945. The above table displays Home Improvement Loan Applications for different races/ethnicities depending on their income (below or above the median income.)

Amongst lower income applicants, Whites and joint race applicants were denied loans at lower rates than all other races and Non-Hispanics had lower denial rates than Non-Hispanics. Amongst higher income applicants, Whites were denied at lower rates than other races and Non-Hispanics were denied loans at lower rates than Hispanics and joint ethnicity applicants. It is important to note that for all groups other than White, the number of loan applications was small. As such, caution should be used in interpreting data about racial and ethnic groups.

A higher denial rate for minorities does not necessarily indicate fair housing problems. It is possible that minorities may have lower incomes than non-minorities within their respective income brackets. It is also possible that credit histories vary among applicants with different racial/ethnic characteristics. Without a detailed analysis of each applicant (such data are unavailable in the HMDA records due to confidentiality), it is unclear if a reason for the lending difference is due to variables other than income (e.g., credit history, debt-to-income ratios, equity) or if discrimination in lending could be occurring. However, it is clear that Whites and Non-Hispanics

VI. Housing Needs Analysis

A. Quantitative Analysis

The following chapter includes a qualitative analysis of the housing market in Wyoming. The analysis will be performed for the City itself and for the Overall Housing Market (referred to as the “Overall Market”) defined in Chapter II, in order to get a full picture of the demand for housing in the broader market.

The analysis will calculate the aggregate demand for housing and compare it to the supply of housing, showing the “gap” between the two and determining whether new housing is demanded, and what type of housing would be meet the unmet demand. The gap analysis will be performed for Wyoming, the Overall Market, and each typology to determine not only whether housing is demanded, but also what types are demanded.

Demand

Demand is calculated by determining the number of households in the three study areas (the City and the two Commuting Areas) that are pre-disposed to own or rent, then calculating the affordable price of housing for households based on income. The first step is to take the population in the study area broken down into age cohorts, and then determine the number of households headed by a member of each age cohort using national headship rates. Once the number of households in each age group is determined, they are further broken down into “owners” and “renters”, based once again on national patterns of housing tenure by age. This breakdown provides the total number of rental and homestead properties demanded in the study area.

Next, price demand is calculated. For the purposes of this study, it is assumed that homeowners will pay up to 28% of their gross monthly income in mortgage payments, and will pay 10% down, while renters will pay up to 25% of their gross monthly income in rent. These figures are used to calculate affordable rents and home values, and the households are categorized to give the number of homestead and rental properties demanded at each price point.

SWOT Analysis:

Perceived strengths in Wyoming include: “diversity of residents”; “Wyoming Schools”; “the growth of Grand Rapids Metro”; and “neighborhood loyalty”.

Supply

Supply is calculated by determining the number of housing units rented/for rent and owned/for sale in each of the price categories determined by the demand analysis. The analysis begins with the overall number of units in the study area and their tenure, as found in the US Census. Then, using home value data from the census, the number of existing homestead properties in each affordability category is determined.

Similarly, for rental properties, the US Census breaks down units by contract rent, which creates categories of affordability.

Affordability

In general, households are considered burdened by their housing costs if the monthly cost of their rent exceeds 25% of their gross income or the monthly cost of their mortgage payment (including taxes, insurance, etc) exceeds 28% of their gross income. The difference in the two figures is to account for the equity that homeowners gain every time they make a payment.

Calculating the affordable monthly rent for a given income is simple – if the rent is under 25% of the monthly gross income, the housing unit is affordable for that income level. For owner-occupied properties, affordability is calculated by figuring the affordable mortgage based on the gross income. For purposes of this analysis, a 4% interest rate has been used to calculate the affordable mortgage and it was estimated that 25% of every payment went for taxes, insurance, and other non-mortgage expenses like PMI.

The affordability figures do not include other costs such as insurance or utilities. Anecdotally, for some low-income households, these costs have actually proved more burdensome than the monthly housing cost. However, reliable data is not available, especially because these costs vary based on the physical characteristics of the housing unit and the size of the household.

Table VI.1 shows the affordable rent and mortgage payment for several income categories in the greater Grand Rapids area. The mortgage payments shown do not include taxes or insurance.

Table VI.1: Maximum Affordable Monthly Housing Costs

Income Level	Annual Income	Max. Affordable Mortgage Payment	Max. Affordable Mortgage	Max. Affordable Rent
120% AMI	\$64,425	\$1,074	\$144,941	\$1,342
100% AMI	\$53,688	\$894	\$120,784	\$1,118
80% AMI	\$42,950	\$715	\$96,627	\$894
50% AMI	\$26,843	\$447	\$60,392	\$559

Source: ESRI, US Census 2010, McKenna Associates Calculation

Supply-Demand Gap

Having determined the supply and demand in the study area, the two are compared in order to show whether there is a market “gap”. First, the overall numbers of units supplied and demanded are analyzed, and then the number in each price point is compared (for both ownership and rental). The gap analysis points to the areas of the market that are saturated and the areas with latent demand.

Finally, the regional gap for each typology will be compared to the gap in Wyoming to see where the City has opportunities for new housing developments.

Because all figures used are estimates and in some cases are based on reported percentages rather than raw numbers, some charts may not add completely due to rounding.

Headship and Homeownership Rates

The headship rate is the number of households in each age group divided by the population in that age group. By definition, a household resides in a dwelling unit under its control. Using the data in the following Table VI.2, we can calculate the propensity of the population in each age cohort to 1) form a household based on the headship rate, and 2) own or rent a dwelling unit.

For the purposes of this study we have used national headship and homeownership rates for the purposes of determining propensity to form a household, and then to own or rent a dwelling unit. The underlying assumption is that housing preferences of study area households will closely match national rates, and using national rates can smooth over anomalies or variances in the data reported at a small level such as the study area. Also, because the Census uses age cohorts that begin with 5s (15-24, 25-34, etc) for this data, but other data is reported in cohorts that begin with 1 (11-20, 21-30, etc), adjustments have been made to make the homeownership and headship rates fit the categories used for other data, in order to make comparisons.

Table VI.2: Homeownership and Headship Rates, United States, 2010

	Homeownership Rate	Headship Rate
11-20	2.0%	7.2%
21-30	30.2%	35.9%
31-40	54.4%	53.7%
41-50	68.3%	59.5%
51-60	76.1%	60.3%
61-70	78.2%	67.4%
71-80	70.1%	67.2%
81+	65.0%	66.9%

Source: U.S. Census

City of Wyoming Housing Market

Demand

Table VI.3 shows the number of households headed by each age group, and then breaks down those households into owners and renters. The number of households is based on the national headship rate, and the homeowner/renter split is based on national homeownership rates (See Table VI.2). The table shows that **the total housing demand in the City of Wyoming is 15,387 ownership units and 11,188 rental units.**

Table VI.3: Estimated Homeowner/Renter Demand by Age Group - City of Wyoming

Age Group	2010 Population	Households	Homeowners	Renters
11-20	10,629	765	15	750
21-30	11,400	4,093	1,236	2,857
31-40	10,830	5,816	3,164	2,652
41-50	9,912	5,897	4,028	1,869
51-60	8,604	5,188	3,948	1,240
61-70	5,253	3,540	3,540	772
71-80	2,824	1,898	1,331	568
81+	2,055	1,374	893	481
Total	72,839	28,572	15,387	11,188

Source: US Census, McKenna Associates Calculations

Note: Number of households does not equal sum of homeowners and renters due to rounding

Table VI.4 and Table VI.5 show the range of housing prices affordable to residents of the City by age cohort and income level. In general, younger and lower income households tend to rent, while older and higher incomes tend to own. These figures will be compared to the available housing stock to generate an understanding of over- or under-supply in the market.

Table VI.4: Ownership Demand by Age and Income, in Number of Households – City of Wyoming

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	9	4	3	0
21-30	481	172	265	318
31-40	914	708	617	925
41-50	1,095	819	758	1,356
51-60	1,009	724	717	1,499
61-70	248	155	135	234
71-80	559	300	221	251
81+	375	201	148	169
Total	4,689	3,082	2,863	4,753

Source: US Census, McKenna Associates Calculations

Table VI.5: Renter Demand by Age and Income, in Number of Households – City of Wyoming

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	430	174	146	0
21-30	1,112	397	611	736
31-40	766	594	517	775
41-50	508	380	352	630
51-60	317	227	225	471
61-70	248	155	135	234
71-80	238	128	94	107
81+	202	108	80	91
Total	3,821	2,163	2,160	3,043

Source: US Census, McKenna Associates Calculations

Supply

Table VI.6 and Table VI.7 show an analysis of the affordability of housing units in the City of Wyoming. The tables show that housing in the City tends to cluster in the middle ranges, so that residents with incomes over 50% of AMI can find housing that is affordable to them. However, only a small percentage of housing is affordable to those with incomes under 50% and residents looking for luxury housing may struggle to find any available.

Table VI.6: Supply of Homestead Housing Units by Value - City of Wyoming

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	1,111	7,022	5,499	3,030

Source: US Census, McKenna Associates Calculation

Table VI.7: Supply of Rental Housing Units by Monthly Rent - City of Wyoming

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	875	5,403	1,526	544

Source: US Census, McKenna Associates Calculation

Overall Gap

Table VI.8 shows the overall gap between the number of units demanded and the number of units supplied in the City of Wyoming. There is a slight oversupply of homestead units and a slight undersupply of rental units, likely meaning that households who would usually rent based on their age and income are in the ownership market. **Overall, there is a demand for 1,566 additional housing units in Wyoming.**

Table VI.8: Overall Gap Analysis, City of Wyoming

Type of Housing Unit	Homestead	Rental	Total
Number of Households	15,387	11,188	26,575
Number of Homes	16,662	8,347	25,009
Over/Under Supply of Homes	-1,275 oversupply	2,841 undersupply	1,566 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Homestead Gap

Table II.9 shows the gap between the number of housing units affordable for owner-occupation in each income group and the number of households within each income group. While there is plenty of housing affordable to households earning between 50 and 120 percent of AMI, there is a significant shortage of affordable homes for those with incomes below 50 percent. Additionally, there is a shortage of luxury housing for households with high incomes, which could lead to those residents leaving Wyoming for communities such as Byron Center, Jenison, and Hudsonville.

Table VI.9: Affordability Gap Analysis: Homestead Properties, City of Wyoming

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	4,689	3,082	2,863	4,753
Number of Homes	1,111	7,022	5,499	3,030
Over/Under Supply of Homes	3,578 undersupply	-3,940 oversupply	-477 oversupply	2,385 undersupply

Source: US Census, McKenna Associates Calculations

Rental Gap

The analysis of rental housing shows that most rental housing is priced to be affordable to those between 50 and 80 percent of AMI. Not only is there an undersupply of both affordable and luxury housing, there is also an undersupply in the 80-120 percent range.

Table VI.10: Affordability Gap Analysis: Rental Properties, City of Wyoming

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	3,821	2,163	2,160	3,043
Number of Homes	875	5,403	1,526	544
Over/Under Supply of Homes	2,946 undersupply	-3,329 oversupply	635 undersupply	2,499 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Overall Greater Grand Rapids Housing Market

The following tables analyze the overall housing market in Greater Grand Rapids to determine the supply-demand gap for all housing typologies.

Demand

Table VI.11 shows the number of households headed by each age group, and then breaks down those households into owners and renters. The table shows that **the total housing demand for the Overall Market is 149,849 ownership units and 95,055 rental units.**

Table VI.11: Estimated Homeowner/Renter Demand by Age Group – Overall Market

Age Group	2010 Population	Households	Homeowners	Renters
11-20	92,808	6,682	134	6,549
21-30	95,161	34,163	10,317	23,846
31-40	82,254	45,782	24,905	20,876
41-50	80,236	47,740	32,607	15,134
51-60	72,818	43,909	33,415	10,494
61-70	47,395	31,944	24,980	6,964
71-80	27,626	18,564	13,013	5,551
81+	24,097	16,121	10,479	5,642
Total	618,171	244,905	149,849	95,055

Source: US Census, McKenna Associates Calculations

Table VI.12 and Table VI.13 show the range of housing prices affordable to residents of the Overall Market by age cohort and income level. In general, younger and lower income households tend to rent, while older and higher incomes tend to own.

Table VI.12: Ownership Demand by Age and Income, in Number of Households – Overall Market

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	77	31	26	0
21-30	4,018	1,434	2,208	2,657
31-40	7,192	5,577	4,855	7,281
41-50	8,864	6,629	6,133	10,980
51-60	8,536	6,126	6,064	12,688
61-70	8,030	5,001	4,378	7,572
71-80	5,464	2,932	2,160	2,457
81+	4,400	2,361	1,739	1,978
Total	46,580	30,092	27,564	45,614

Source: US Census, McKenna Associates Calculations

Note: Sum of units does not equal total units reported above due to rounding.

Table VI.13: Renter Demand by Age and Income, in Number of Households – Overall Market

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	3,753	1,522	1,273	0
21-30	9,286	3,314	5,104	6,142
31-40	6,029	4,675	4,070	6,103
41-50	4,114	3,077	2,847	5,096
51-60	2,681	1,924	1,904	3,985
61-70	2,238	1,394	1,220	2,111
71-80	2,331	1,251	921	1,048
81+	2,369	1,271	936	1,065
Total	32,801	18,428	18,276	25,550

Source: US Census, McKenna Associates Calculations

Supply

Table VI.14 and Table VI.15 show an analysis of the affordability of housing units in the Overall Market. The tables show that housing in the region tends to cluster in the middle ranges, so that residents with incomes over 50% of AMI can find housing that is affordable to them. Unlike Wyoming, the region has a substantial supply of luxury housing. The number of housing units affordable to households with under 50% AMI is very small, which could indicate an affordability problem.

Table VI.14: Supply of Homestead Housing Units by Value – Overall Market

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	5,353	35,283	63,393	56,662

Source: US Census, McKenna Associates Calculation

Table VI.15: Supply of Rental Housing Units by Monthly Rent – Overall Market

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	2,755	19,297	26,928	19,766

Source: US Census, McKenna Associates Calculation

Overall Gap

Table VI.16 shows the overall gap between the number of units demanded and the number of units supplied in the Greater Grand Rapids Housing Market. There is a slight oversupply of homestead units and a slight undersupply of rental units, likely meaning that households who would usually rent based on their age and income are in the ownership market. This trend was also seen in Wyoming. **Overall, there is a demand for 15,467 additional housing units in Greater Grand Rapids.**

Table VI.16: Overall Gap Analysis, Greater Grand Rapids Housing Market

Type of Housing Unit	Homestead	Rental	Total
Number of Households	149,849	95,055	244,905
Number of Homes	160,691	68,747	229,438
Over/Under Supply of Homes	-10,842 oversupply	26,309 undersupply	15,467 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Homestead Gap

Table VI.17 shows the gap between the number of housing units affordable for owner-occupation in each income group and the number of households within each income group. There is a significant oversupply of housing affordable to people with 80% AMI incomes and above, but a large undersupply of housing affordable to those making under 50% of AMI. This indicates some overpricing in the home-ownership market and may mean that a large number of families that own homes are struggling to afford them.

Table VI.17: Affordability Gap Analysis: Homestead Properties, Overall Market

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	46,580	30,092	27,564	45,614
Number of Homes	5,353	35,283	63,393	56,662
Over/Under Supply of Homes	41,227 undersupply	-5,191 oversupply	-35,829 oversupply	-11,048 oversupply

Source: US Census, McKenna Associates Calculations

Rental Gap

The analysis of rental housing shows that most rental housing in the region is priced to be affordable to those between 50 and 120 percent of AMI. There an undersupply of both affordable and luxury rental housing.

Table VI.18: Affordability Gap Analysis: Rental Properties, Overall Market

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	32,801	18,428	18,276	25,550
Number of Homes	2,755	19,297	26,928	19,766
Over/Under Supply of Homes	30,046 undersupply	-869 oversupply	-8,652 oversupply	5,784 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Opportunities for Wyoming - Overall

The Overall Market analysis suggests that there is an undersupply of rental housing in the region, especially rental housing that is affordable to low income families and rental housing that appeals to higher income households. Wyoming has similar patterns pent-up demand from the population within its borders. **Mixed-income housing developments, potentially along the Silver Line corridor, could help fill both unmet market niches.**

Regionally, it appears that the homeownership market is expensive relative to incomes. This actually presents an opportunity for **Wyoming, which is more affordable across the board than the region.**

In order to gain a more nuanced perspective, the following sections will analyze the supply and demand for the five typologies discussed in Chapter II.

Urban Core Typology

The following tables will analyze the supply and demand of the Urban Core housing typology, as described in Chapter II. The Urban Core typology is found in the core of Grand Rapids. Currently, there is no existing Urban Core typology housing in Wyoming. However, if there is unmet demand for Urban Core housing, that demand could be met in Wyoming.

Demand

Table VI.19 shows the number of households headed by each age group, and then breaks down those households into owners and renters. Demand in the Urban Core typology skews very young, except for a significant number of 81+ year olds that live in senior housing facilities in downtown Grand Rapids. The table shows that **the total housing demand for the Urban Core typology is 5,805 ownership units and 4,289 rental units.**

Table VI.19: Estimated Homeowner/Renter Demand by Age Group – Urban Core Typology

Age Group	2010 Population	Households	Homeowners	Renters
11-20	4,174	301	6	295
21-30	5,479	1,967	594	1,373
31-40	4,051	2,175	1,183	992
41-50	2,807	1,670	1,141	529
51-60	2,327	1,403	1,068	335
61-70	1,317	888	694	194
71-80	591	397	278	119
81+	1,933	1,293	841	453
Total	26,226	10,095	5,805	4,289

Source: US Census, McKenna Associates Calculations

Table VI.20 and Table VI.21 show the range of housing prices affordable to residents of the Urban Core typology by age cohort and income level. There is significant demand from young people, especially those aged 20-40, in both categories.

Table VI.20: Ownership Demand by Age and Income, in Number of Households – Urban Core Typology

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	3	1	1	0
21-30	231	83	127	153
31-40	342	265	231	346
41-50	310	232	215	384
51-60	273	196	194	405
61-70	223	139	122	210
71-80	117	63	46	53
81+	353	189	140	159
Total	1,852	1,168	1,075	1,710

Source: US Census, McKenna Associates Calculations

Table VI.21: Renter Demand by Age and Income, in Number of Households – Urban Core Typology

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	169	68	57	0
21-30	535	191	294	354
31-40	286	222	193	290
41-50	144	108	100	178
51-60	86	61	61	127
61-70	62	39	34	59
71-80	50	27	20	22
81+	190	102	75	85
Total	1,522	818	834	1,116

Source: US Census, McKenna Associates Calculations

Supply

Table VI.22 and Table VI.23 show an analysis of the affordability of housing units in the Urban Core typology. The tables show that housing in downtown Grand Rapids tends to cluster in the middle ranges, so that residents with incomes over 50% of AMI can find housing that is affordable to them.

Table VI.22: Supply of Homestead Housing Units by Value – Urban Core Typology

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	299	1,064	913	449

Source: US Census, McKenna Associates Calculation

Table VI.23: Supply of Rental Housing Units by Monthly Rent – Urban Core Typology

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	631	3,386	1,927	948

Source: US Census, McKenna Associates Calculation

Overall Gap

Table VI.24 shows the overall gap between the number of units demanded and the number of units supplied in the Urban Core typology. There is a significant oversupply of rental units and a significant undersupply of homestead units, likely because most of the recent developments in the Urban Core typology area (such as 38 Commerce and The Gallery) have been rentals. **Overall, there is a slight oversupply of Urban Core typology housing.**

However, the **demand for Urban Core housing may be under-estimated** due to households that would otherwise be interested in this type of housing choosing other types simply because quality and/or affordable Urban Core housing is not available. In some cases, such as a young 20-something professional, a person might even choose not to form a household (i.e. to continue living with their parents) until they find housing that that appeals to them and is affordable. The success of recent additions to the Urban Core typology, especially in the rental market, such as 38 Commerce and The Gallery, gives anecdotal evidence of this “hidden demand.”

Table VI.24: Overall Gap Analysis, Urban Core Typology

Type of Housing Unit	Homestead	Rental	Total
Number of Households	5,805	4,289	10,095
Number of Homes	3,265	6,892	10,157
Over/Under Supply of Homes	2,540 undersupply	-2,603 oversupply	-62 oversupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Homestead Gap

Table VI.25 shows the gap between the number of housing units affordable for owner-occupation in each income group and the number of households within each income group. There are undersupplies in almost every category, with the oversupply in 50-80% group fairly small. The pent-up demand for homestead Urban Core typology housing (likely condominiums in large buildings) is biggest at the top and bottom of the income scale.

Table VI.25: Affordability Gap Analysis: Homestead Properties, Urban Core Typology

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	1,852	1,168	1,075	1,710
Number of Homes	299	1,604	913	449
Over/Under Supply of Homes	1,553 undersupply	-436 oversupply	162 undersupply	1,710 undersupply

Source: US Census, McKenna Associates Calculations

Rental Gap

The analysis of rental housing shows that most rental housing in the Urban Core typology is priced to be affordable to those between 50 and 120 percent of AMI. There is an undersupply of both affordable and luxury rental housing, but they are small compared to the oversupply of rental housing for those in the middle. However, as stated above the demand for Urban Core housing may be understated because households that would ordinarily choose this type of housing are unable to find quality or affordable alternatives and are choosing other typologies.

Table VI.26: Affordability Gap Analysis: Rental Properties, Urban Core Typology

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	1,522	818	834	1,116
Number of Homes	631	3,386	1,927	948
Over/Under Supply of Homes	890 undersupply	-2,568 oversupply	-1,094 oversupply	168 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Opportunities for Wyoming – Urban Core

The market for Urban Core typology housing is approximately balanced, with only 62 more units than are demanded based on the model. However, there is anecdotal evidence to suggest that **there is hidden demand for Urban Core housing**, especially among young professionals. That group will choose other typologies when Urban Core is not available, but national trends indicate that 20-somethings prefer Urban Core to most other housing types. The success of large-scale housing developments in the Urban Core typology area also indicates this hidden demand.

Additionally, there are areas where the methodology clearly shows pent-up demand for new housing, most notably **dense condominium buildings** that are close to transit, retail, and amenities. This type of housing would fit in well in the Silver Line corridor or potentially on a re-developed 28th Street.

Historic Density Typology

The following tables will analyze the supply and demand of the Historic Density housing typology, as described in Chapter II. The Historic Density typology is found in the City of Grand Rapids, portions of East Grand Rapids and Grandville, and the northern part of Wyoming.

Demand

Table VI.27 and Table VI.28 show the number of households headed by each age group, and then break down those households into owners and renters. Demand in the Historic Density typology skews young, with the largest portion of demand coming from people between the ages of 21 and 40. The table shows that **the total housing demand for the Historic Density typology is 22,135 ownership units and 15,258 rental units. Of these, 4,236 ownership units and 2,826 rental units are demanded within the City of Wyoming.**

Table VI.27: Estimated Homeowner/Renter Demand by Age Group – Historic Density Typology, Overall

Age Group	2010 Population	Households	Homeowners	Renters
11-20	16,209	1,167	23	1,143
21-30	17,273	6,201	1,873	4,328
31-40	15,291	8,211	4,467	3,744
41-50	12,548	7,466	5,099	2,367
51-60	10,313	6,219	4,732	1,486
61-70	6,147	4,143	3,240	903
71-80	3,200	2,151	1,508	643
81+	2,743	1,835	1,193	642
Total	101,603	37,393	22,135	15,258

Source: US Census, McKenna Associates Calculations

Table VI.28: Estimated Homeowners/Renters Demand by Age Group - Historic Density Typology, Wyoming

Age Group	2010 Population	Households	Homeowners	Renters
11-20	2,830	204	4	200
21-30	2,981	1,070	323	747
31-40	2,896	1,555	846	709
41-50	2,499	1,487	1,015	471
51-60	2,054	1,238	942	296
61-70	1,174	791	619	172
71-80	619	401	281	120
81+	473	317	206	111
Total	18,910	7,063	4,236	2,826

Source: US Census, McKenna Associates Calculations

Table VI.29 and Table VI.30 show the range of housing prices affordable to residents of the regional Historic Density typology by age cohort and income level. Notably, the demand skews towards income extremes – under 50% of AMI and over 120% of AMI.

Table VI.29: Ownership Demand by Age and Income, in Number of Households – Historic Density Typology, Overall

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	13	5	5	0
21-30	729	260	401	482
31-40	1,290	1,000	871	1,306
41-50	1,386	1,037	959	1,717
51-60	1,209	868	859	1,797
61-70	1,041	649	568	982
71-80	633	340	250	285
81+	501	269	198	225
Total	6,803	4,427	4,110	6,794

Source: US Census, McKenna Associates Calculations

Table VI.30: Renter Demand by Age and Income, in Number of Households – Historic Density Typology, Overall

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	655	266	222	0
21-30	1,685	601	926	1,115
31-40	1,081	838	730	1,095
41-50	643	481	445	797
51-60	380	272	270	564
61-70	290	181	158	274
71-80	270	145	107	121
81+	270	145	107	121
Total	5,275	2,930	2,965	4,087

Source: US Census, McKenna Associates Calculations

The demand for Historic Density housing in Wyoming shows similar trends to the regional demand, as shown below.

Table VI.31: Ownership Demand by Age and Income, in Number of Households – Historic Density Typology, Wyoming

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	2	1	1	0
21-30	126	45	69	83
31-40	244	189	165	247
41-50	276	206	191	342
51-60	241	173	171	358
61-70	199	124	108	187
71-80	118	63	47	53
81+	86	46	34	39
Total	1,292	848	786	1,310

Source: US Census, McKenna Associates Calculations

Table VI.32: Renter Demand by Age and Income, in Number of Households – Historic Density Typology, Wyoming

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	114	46	39	0
21-30	291	104	160	192
31-40	205	159	138	207
41-50	128	96	89	159
51-60	76	54	54	112
61-70	55	35	30	52
71-80	50	27	20	23
81+	47	25	18	21
Total	966	546	548	767

Source: US Census, McKenna Associates Calculations

Supply

Table VI.33 and Table VI.34 show an analysis of the affordability of housing units in the regional Historic Density typology. The tables show that housing in the region tends to cluster in the middle ranges, so that residents with incomes over 50% of AMI can find housing that is affordable to them. Unlike Wyoming, the region has a substantial supply of luxury housing. The number of housing units affordable to households with under 50% AMI is very small, which could indicate an affordability problem.

Table VI.33: Supply of Homestead Housing Units by Value – Historic Density Typology, Overall

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	1,458	11,531	5,640	2,084

Source: US Census, McKenna Associates Calculation

Table VI.34: Supply of Rental Housing Units by Monthly Rent – Historic Density Typology, Overall

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	983	7,772	3,801	1,405

Source: US Census, McKenna Associates Calculation

Most of the Historic Density housing in Wyoming is affordable to those with under 120% of AMI, but not to those with under 50% of AMI. Additionally, there is very little housing that would appeal to those making over 120% AMI.

Table VI.35: Supply of Homestead Housing Units by Value – Historic Density Typology, Wyoming

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	223	2,876	1,329	73

Source: US Census, McKenna Associates Calculation

Table VI.36: Supply of Rental Housing Units by Monthly Rent – Historic Density Typology, Wyoming

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	173	1,068	302	108

Source: US Census, McKenna Associates Calculation

Overall Gap

The tables below show the overall gap between the number of units demanded and the number of units supplied in the Historic Density typology, both in the region and in Wyoming. **There is an undersupply of Historic Density housing across the board in the region. Wyoming, however, has an oversupply of rental housing in the Historic Density typology.**

Table VI.37: Overall Gap Analysis, Historic Density Typology, Overall

Type of Housing Unit	Homestead	Rental	Total
Number of Households	22,135	15,258	37,393
Number of Homes	20,713	13,961	34,674
Over/Under Supply of Homes	1,422 undersupply	1,297 undersupply	2,719 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Table VI.38: Overall Gap Analysis, Historic Density Typology, Wyoming

Type of Housing Unit	Homestead	Rental	Total
Number of Households	2,826	4,236	7,063
Number of Homes	1,650	4,501	6,151
Over/Under Supply of Homes	1,176 undersupply	-265 oversupply	912 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Homestead Gap

The tables below shows the gap between the number of housing units affordable for owner-occupation in each income group and the number of households within each income group. In both Wyoming and the region overall, there are undersupplies of both affordable and luxury housing, with the supply clustering in the middle of the affordability scale.

Table VI.39: Affordability Gap Analysis: Homestead Properties, Historic Density Typology, Overall

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	6,803	4,427	4,110	6,794
Number of Homes	1,458	11,531	5,640	2,084
Over/Under Supply of Homes	5,345 undersupply	-7,104 oversupply	-1,530 oversupply	4,710 undersupply

Source: US Census, McKenna Associates Calculations

Table VI.40: Affordability Gap Analysis: Homestead Properties, Historic Density Typology, Wyoming

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	1,292	848	786	1,310
Number of Homes	223	2,876	1,329	73
Over/Under Supply of Homes	1,069 undersupply	-2,028 oversupply	-543 oversupply	1,237 undersupply

Source: US Census, McKenna Associates Calculations

Rental Gap

The analysis of rental housing shows that most rental housing in the Historic Density typology is priced to be affordable to those between 50 and 120 percent of AMI. As with homestead properties, there is an undersupply of affordable and luxury Historic Density housing in both the region and Wyoming.

**Table VI.41: Affordability Gap Analysis: Rental Properties,
Historic Density Typology, Overall**

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	5,275	2,930	2,965	4,087
Number of Homes	983	7,772	3,801	1,405
Over/Under Supply of Homes	4,293 undersupply	-4,842 oversupply	-836 oversupply	2,683 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

**Table VI.42: Affordability Gap Analysis: Rental Properties,
Historic Density Typology, Wyoming**

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	966	546	548	767
Number of Homes	173	1,068	302	108
Over/Under Supply of Homes	793 undersupply	-522 oversupply	246 undersupply	659 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Opportunities for Wyoming – Historic Density

There is an undersupply of Historic Density housing in the region which could be filled in Wyoming. The undersupply comes from excess demand for affordable alternatives and also for luxury housing. Programs to help families with incomes under 50% of AMI could help close the affordability gap. The majority of Wyoming's existing Historic Density housing is in the Godfrey Lee School District, which could be an impediment to developing luxury housing there. However, a large-scale development in the 28th Street area or along the Silver Line could create housing that replicates the Historic Density typology while appealing to upper-income residents.

Post-War Community Typology

The following tables will analyze the supply and demand of the Post-War Community housing typology, as described in Chapter II. The Post-War Community typology is found in the outlying portion of the City of Grand Rapids, as well as the suburbs of Walker, Kentwood, East Grand Rapids, Georgetown Township, Grand Rapids Township, Plainfield Township, and Hudsonville. In Wyoming, the Post-War Community typology is found generally between 28th and 44th Streets, although it extends further south along Division Avenue.

Demand

The tables below show the number of households headed by each age group, and then break down those households into owners and renters. Demand for the Post-War Community typology skews older than Urban Core or Historic Density. The table shows that **the total housing demand for the Post-War Community typology is 63,065 ownership units and 40,112 rental units. Of these, 8,665 ownership units and 5,627 rental units are demanded within the City of Wyoming.**

Table VI.43: Estimated Homeowner/Renter Demand by Age Group – Post-War Community Typology, Overall

Age Group	2010 Population	Households	Homeowners	Renters
11-20	38,019	2,737	55	2,683
21-30	40,716	14,617	4,414	10,203
31-40	35,707	19,175	10,431	8,744
41-50	32,496	19,335	13,206	6,129
51-60	29,927	18,046	13,733	4,313
61-70	19,908	13,418	10,493	2,925
71-80	12,587	8,459	5,930	2,529
81+	11,046	7,390	4,803	2,586
Total	257,911	103,176	63,065	40,112

Source: US Census, McKenna Associates Calculations

Table VI.44: Estimated Homeowners/Renters Demand by Age Group – Post-War Community Typology, Wyoming

Age Group	2010 Population	Households	Homeowners	Renters
11-20	5,083	366	7	359
21-30	5,945	2,134	645	1,490
31-40	5,442	2,922	1,590	1,333
41-50	4,777	2,843	1,942	901
51-60	4,167	2,513	1,912	601
61-70	2,622	1,767	1,382	385
71-80	1,527	1,026	719	307
81+	1,078	721	469	252
Total	35,957	14,292	8,665	5,627

Source: US Census, McKenna Associates Calculations

The tables below show the range of housing prices affordable to residents of the regional Post-War Community typology by age cohort and income level. As with other typologies, the demand skews towards income extremes – under 50% of AMI and over 120% of AMI.

Table VI.45: Ownership Demand by Age and Income, in Number of Households – Post-War Community Typology, Overall

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	31	13	11	0
21-30	1,719	613	945	1,137
31-40	3,012	2,336	2,033	3,049
41-50	3,590	2,685	2,484	4,447
51-60	3,508	2,518	2,492	5,215
61-70	3,373	2,101	1,839	3,181
71-80	2,490	1,336	984	1,120
81+	2,017	1,082	797	907
Total	19,740	12,684	11,586	19,055

Source: US Census, McKenna Associates Calculations

Table VI.46: Renter Demand by Age and Income, in Number of Households – Post-War Community Typology, Overall

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	1,537	624	522	0
21-30	3,973	1,418	2,184	2,628
31-40	2,525	1,958	1,705	2,556
41-50	1,666	1,246	1,153	2,064
51-60	1,102	791	783	1,638
61-70	940	586	513	887
71-80	1,062	570	420	478
81+	1,086	583	429	488
Total	13,892	7,775	7,707	10,738

Source: US Census, McKenna Associates Calculations

The demand for Post-War Community housing in Wyoming shows similar trends to the regional demand, as shown below.

Table VI.47: Ownership Demand by Age and Income, in Number of Households – Post-War Community Typology, Wyoming

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	4	2	1	0
21-30	251	90	138	166
31-40	459	356	310	465
41-50	528	395	365	654
51-60	488	351	347	726
61-70	444	277	242	419
71-80	302	162	119	136
81+	197	106	78	88
Total	2,674	1,737	1,601	2,654

Source: US Census, McKenna Associates Calculations

Table VI.48: Renter Demand by Age and Income, in Number of Households – Post-War Community Typology, Wyoming

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	206	83	70	0
21-30	580	207	319	384
31-40	385	298	260	390
41-50	245	183	170	303
51-60	153	110	109	228
61-70	124	77	68	117
71-80	129	69	51	58
81+	106	57	42	48
Total	1,927	1,085	1,087	1,527

Source: US Census, McKenna Associates Calculations

Supply

The tables below show an analysis of the affordability of housing units in the regional Post-War Community typology. The tables show that housing in the region tends to be affordable to those making over 80% of AMI, but the amount of affordable housing may not be sufficient for the demand.

Table VI.49: Supply of Homestead Housing Units by Value – Post-War Community Typology, Overall

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	1,565	14,800	36,097	17,168

Source: US Census, McKenna Associates Calculation

Table VI.50: Supply of Rental Housing Units by Monthly Rent – Post-War Community Typology, Overall

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	685	6,475	15,793	7,511

Source: US Census, McKenna Associates Calculation

The Post-War Community housing in Wyoming is generally less expensive than that in the region as a whole, with a much greater proportion affordable to those with incomes between 51 and 80 percent of AMI.

Table VI.51: Supply of Homestead Housing Units by Value – Post-War Community Typology, Wyoming

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	270	3,693	4,323	308

Source: US Census, McKenna Associates Calculation

Table VI.52: Supply of Rental Housing Units by Monthly Rent – Post-War Community Typology, Wyoming

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	549	3,392	958	342

Source: US Census, McKenna Associates Calculation

Overall Gap

The tables below show the overall gap between the number of units demanded and the number of units supplied in the Post-War Community typology, both in the region and in Wyoming. **There is an undersupply of Post-War Community rental housing across in the region, but an oversupply over homestead housing. Wyoming, has an undersupply across the board, but the homestead undersupply is very small.**

Table VI.53: Overall Gap Analysis, Post-War Community Typology, Overall

Type of Housing Unit	Homestead	Rental	Total
Number of Households	63,065	40,112	103,176
Number of Homes	69,630	30,465	100,095
Over/Under Supply of Homes	-6,565 oversupply	1,176 undersupply	3,081 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Table VI.54: Overall Gap Analysis, Post-War Community Typology, Wyoming

Type of Housing Unit	Homestead	Rental	Total
Number of Households	8,665	5,647	14,292
Number of Homes	8,594	5,240	13,834
Over/Under Supply of Homes	71 undersupply	387 undersupply	458 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Homestead Gap

The tables below show the gap between the number of housing units affordable for owner-occupation in each income group and the number of households within each income group. In both Wyoming and the region overall, there are undersupplies of both affordable and luxury housing, with the supply clustering in the middle of the affordability scale. This is a similar trend to other typologies.

Table VI.55: Affordability Gap Analysis: Homestead Properties, Post-War Community Typology, Overall

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	19,740	12,684	11,586	19,055
Number of Homes	1,565	14,800	36,097	17,168
Over/Under Supply of Homes	18,175 undersupply	-2,116 oversupply	-24,511 oversupply	1,887 undersupply

Source: US Census, McKenna Associates Calculations

Table VI.56: Affordability Gap Analysis: Homestead Properties, Post-War Community Typology, Wyoming

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	2,674	1,737	1,601	2,654
Number of Homes	270	3,693	4,323	308
Over/Under Supply of Homes	2,404 undersupply	-1,956 oversupply	-2,722 oversupply	2,346 undersupply

Source: US Census, McKenna Associates Calculations

Rental Gap

The analysis of rental housing shows that most rental housing in the Historic Density typology is priced to be affordable to those between 50 and 120 percent of AMI. As with homestead properties, there is an undersupply of affordable and luxury Historic Density housing in both the region and Wyoming.

Table VI.57: Affordability Gap Analysis: Rental Properties, Post-War Community Typology, Overall

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	13,892	7,775	7,707	10,738
Number of Homes	685	6,475	15,793	7,511
Over/Under Supply of Homes	13,207 undersupply	1,299 undersupply	-8,086 oversupply	3,227 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Table VI.58: Affordability Gap Analysis: Rental Properties, Post-War Community Typology, Wyoming

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	1,927	1,085	1,087	1,527
Number of Homes	549	3,392	958	342
Over/Under Supply of Homes	1,378 undersupply	-2,307 oversupply	129 undersupply	1,186 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Opportunities for Wyoming – Post-War Community

There is an undersupply of rental housing in the Post-War Community Typology in the region which could be filled in Wyoming. Because many of Wyoming’s major institutions, such as the library, City Hall, Wyoming High School, and Roger’s Plaza, are surrounded by the Post-War Community, this represents an opportunity for Wyoming to develop new housing in its downtown.

Modern Large Lot Typology

The following tables will analyze the supply and demand of the Modern Large Lot housing typology, as described in Chapter II. The Modern Large Lot typology is found at the edge of the urbanized area surrounding Grand Rapids. In Wyoming, the Post-War Community typology is found generally south of 44th Street.

Demand

The tables below show the number of households headed by each age group, and then break down those households into owners and renters. Demand for the Modern Large Lot typology skews older than any other typology, with householders between the ages of 41 and 60 making up the largest share. The table shows that **the total housing demand for the Modern Large Lot typology is 36,942 ownership units and 21,906 rental units. Of these, 4,482 ownership units and 2,735 rental units are demanded within the City of Wyoming.**

Table VI.59: Estimated Homeowner/Renter Demand by Age Group – Modern Large Lot Typology, Overall

Age Group	2010 Population	Households	Homeowners	Renters
11-20	21,345	1,537	31	1,506
21-30	18,393	6,783	2,048	4,734
31-40	18,460	9,913	5,393	4,520
41-50	20,552	12,228	8,352	3,876
51-60	19,254	19,254	8,835	2,775
61-70	12,764	8,603	6,727	1,875
71-80	7,067	4,479	3,329	1,420
81+	5,120	3,426	2,226	1,199
Total	144,366	103,176	36,942	21,906

Source: US Census, McKenna Associates Calculations

Table VI.60: Estimated Homeowners/Renters Demand by Age Group – Modern Large Lot Typology, Wyoming

Age Group	2010 Population	Households	Homeowners	Renters
11-20	2,716	196	4	192
21-30	2,473	888	268	620
31-40	2,491	1,338	728	610
41-50	2,635	1,568	1,071	497
51-60	2,384	1,437	1,094	344
61-70	1,457	982	768	214
71-80	702	471	330	141
81+	504	337	219	118
Total	17,989	7,217	4,482	2,735

Source: US Census, McKenna Associates Calculations

The tables below show the range of housing prices affordable to residents of the regional Modern Large Lot typology by age cohort and income level. As with other typologies, the demand skews towards income extremes – under 50% of AMI and over 120% of AMI.

Table VI.61: Ownership Demand by Age and Income, in Number of Households – Modern Large Lot Typology, Overall

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	18	7	6	0
21-30	798	285	438	528
31-40	1,557	1,208	1,051	1,577
41-50	2,270	1,698	1,571	2,812
51-60	2,257	1,620	1,603	3,355
61-70	2,162	1,347	1,179	2,039
71-80	1,398	750	553	629
81+	935	502	370	420
Total	11,395	7,416	6,771	11,359

Source: US Census, McKenna Associates Calculations

Table VI.62: Renter Demand by Age and Income, in Number of Households – Modern Large Lot Typology, Overall

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	863	350	293	0
21-30	1,844	658	1,013	1,219
31-40	1,305	1,012	881	1,322
41-50	1,054	788	729	1,305
51-60	709	509	504	1,054
61-70	603	375	329	568
71-80	596	320	236	268
81+	503	270	199	226
Total	7,477	4,283	4,183	5,963

Source: US Census, McKenna Associates Calculations

The demand for Modern Large Lot housing in Wyoming shows similar trends to the regional demand, as shown below.

Table VI.63: Ownership Demand by Age and Income, in Number of Households – Modern Large Lot Typology, Wyoming

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	2	1	1	0
21-30	104	37	57	69
31-40	210	163	142	213
41-50	291	218	201	361
51-60	279	201	198	415
61-70	247	154	135	233
71-80	139	74	55	62
81+	92	49	36	41
Total	1,365	897	826	1,394

Source: US Census, McKenna Associates Calculations

Table VI.64: Renter Demand by Age and Income, in Number of Households – Modern Large Lot Typology, Wyoming

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	110	45	37	0
21-30	241	86	133	160
31-40	176	137	119	178
41-50	135	101	94	167
51-60	88	63	62	130
61-70	69	43	38	65
71-80	59	32	23	27
81+	50	27	20	22
Total	928	533	525	750

Source: US Census, McKenna Associates Calculations

Supply

The tables below show an analysis of the affordability of housing units in the regional Modern Large Lot typology. The table shows that Modern Large Lot Housing in the region is very expensive, with over half of both the homestead and rental units affordable only to those making over 120% of AMI.

Table VI.65: Supply of Homestead Housing Units by Value – Modern Large Lot Typology, Overall

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	934	3,422	12,278	22,868

Source: US Census, McKenna Associates Calculation

Table VI.66: Supply of Rental Housing Units by Monthly Rent – Modern Large Lot Typology, Overall

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	347	1,270	4,588	8,489

Source: US Census, McKenna Associates Calculation

Modern Large Lot housing in Wyoming is generally less expensive than that in the region as a whole, especially for rentals, where there is a significant supply affordable to those with incomes under 80% of AMI. However, owning a Modern Large Lot typology home in Wyoming is out of reach of many people with incomes under 120% of AMI.

Table VI.67: Supply of Homestead Housing Units by Value – Modern Large Lot Typology, Wyoming

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	144	153	1,528	2,913

Source: US Census, McKenna Associates Calculation

Table VI.68: Supply of Rental Housing Units by Monthly Rent – Modern Large Lot Typology, Wyoming

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	153	943	266	95

Source: US Census, McKenna Associates Calculation

Overall Gap

The tables below show the overall gap between the number of units demanded and the number of units supplied in the Modern Large Lot typology, both in the region and in Wyoming. **There is an undersupply of Modern Large Lot rental housing but an oversupply of homestead housing.**

Table VI.69: Overall Gap Analysis, Modern Large Lot Typology, Overall

Type of Housing Unit	Homestead	Rental	Total
Number of Households	36,942	21,906	58,848
Number of Homes	39,502	14,664	54,166
Over/Under Supply of Homes	-2,560 oversupply	7,242 undersupply	4,682 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Table VI.70: Overall Gap Analysis, Modern Large Lot Typology, Wyoming

Type of Housing Unit	Homestead	Rental	Total
Number of Households	4,482	2,735	7,217
Number of Homes	4,738	1,456	6,194
Over/Under Supply of Homes	-256 oversupply	1,279 undersupply	1,023 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Homestead Gap

The tables below show the gap between the number of housing units affordable for owner-occupation in each income group and the number of households within each income group. Because Modern Large Lot housing is so expensive, there are very few opportunities for households with incomes under 80% of AMI to live affordably in the Modern Large Lot typology.

Table VI.71: Affordability Gap Analysis: Homestead Properties, Modern Large Lot Typology, Overall

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	11,395	7,416	6,771	11,359
Number of Homes	934	3,422	12,278	22,868
Over/Under Supply of Homes	10,461 undersupply	3,944 undersupply	-5,057 oversupply	-11,509 oversupply

Source: US Census, McKenna Associates Calculations

Table VI.72: Affordability Gap Analysis: Homestead Properties, Modern Large Lot Typology, Wyoming

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	1,365	897	826	1,394
Number of Homes	144	153	1,528	2,913
Over/Under Supply of Homes	1,221 undersupply	744 undersupply	-702 oversupply	-1,519 oversupply

Source: US Census, McKenna Associates Calculations

Rental Gap

The analysis of rental housing shows that most rental housing in the Historic Density typology is priced to be affordable to those between 50 and 120 percent of AMI. As with homestead properties, there is an undersupply of affordable and luxury Historic Density housing in both the region and Wyoming.

Table VI.73: Affordability Gap Analysis: Rental Properties, Modern Large Lot Typology, Overall

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	7,477	4,283	4,183	5,963
Number of Homes	347	1,270	4,588	8,489
Over/Under Supply of Homes	7,130 undersupply	3,012 undersupply	-374 oversupply	-2,526 oversupply

Source: US Census, ESRI, McKenna Associates Calculations

Table VI.74: Affordability Gap Analysis: Rental Properties, Modern Large Lot Typology, Wyoming

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	1,927	1,085	1,087	1,527
Number of Homes	153	943	266	95
Over/Under Supply of Homes	775 undersupply	-410 oversupply	259 undersupply	655 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Opportunities for Wyoming – Modern Large Lot

Modern Large Lot housing is very expensive across the region, leaving few opportunities for affordable housing of this type. Rental housing is more affordable than homeownership, especially in Wyoming.

Wyoming may be able to attract additional development in the Modern Large Lot typology area by encouraging developments that use Low Income Housing Tax Credits to create mixed-income communities. This type of financing would allow developers to build additional units with a smaller investment, as well as providing opportunities for lower income households to live in this type of housing.

Rural Agricultural Typology

The following tables will analyze the supply and demand of the Rural Agricultural housing typology, as described in Chapter II. The Rural Agricultural typology is made up of all the non-urbanized area that is within the Wyoming housing market (the area within a 20.1 minute drive of the 28th Street/Burlingame Avenue intersection). There is no Rural Agricultural typology within Wyoming, and it is unlikely that there will be in the future, barring large-scale demolition of existing development. However, in order to show the full picture of the housing market, it is important to analyze the Rural Agricultural typology.

Demand

The table below shows the number of households headed by each age group, and then breaks down those households into owners and renters. Demand in the Rural Agricultural typology is more evenly distributed age-wise than other typologies, with the largest proportion of householders between 30 and 60 years old. The table shows that **the total housing demand for the Rural Agricultural typology is 19,143 ownership units and 13,491 rental units.**

Table VI.75: Estimated Homeowner/Renter Demand by Age Group – Rural Agricultural Typology

Age Group	2010 Population	Households	Homeowners	Renters
11-20	13,065	941	19	922
21-30	12,801	4,595	1,388	3,208
31-40	11,745	6,307	3,431	2,876
41-50	11,833	7,041	4,809	2,232
51-60	10,997	6,631	5,046	1,585
61-70	7,258	4,892	1,066	1,066
71-80	4,179	2,808	1,969	840
81+	3,255	2,178	1,416	762
Total	88,066	35,393	19,143	13,491

Source: US Census, McKenna Associates Calculations

The tables below show the range of housing prices affordable to residents of the Rural Agricultural typology by age cohort and income level. There is significant demand from young people, especially those aged 20-40, in both categories.

Table VI.76: Ownership Demand by Age and Income, in Number of Households – Rural Agricultural Typology

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
11-20	11	4	4	0
21-30	540	193	297	357
31-40	991	768	669	1,003
41-50	1,307	978	905	1,619
51-60	1,289	925	916	1,916
61-70	343	213	187	323
71-80	827	444	327	372
81+	594	319	235	267
Total	5,902	3,845	3,539	5,858

Source: US Census, McKenna Associates Calculations

Table VI.77: Renter Demand by Age and Income, in Number of Households – Rural Agricultural Typology

	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Affordable Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
11-20	528	214	179	0
21-30	1,249	446	687	826
31-40	831	644	561	841
41-50	607	454	420	752
51-60	405	291	288	602
61-70	343	213	187	323
71-80	353	189	139	159
81+	320	172	127	144
Total	4,635	2,623	2,587	3,646

Source: US Census, McKenna Associates Calculations

Supply

The tables below show an analysis of the affordability of housing units in the Rural Agricultural typology. Rural housing tends to be expensive, in part because of the large lot sizes. Additionally, there is a much smaller proportion of rental housing in the Rural Agricultural typology than in other typologies.

Table VI.78: Supply of Homestead Housing Units by Value – Rural Agricultural Typology

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	1,097	3,926	8,495	14,093

Source: US Census, McKenna Associates Calculation

Table VI.79: Supply of Rental Housing Units by Monthly Rent – Rural Agricultural Typology

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	51-80% AMI	81-120% AMI	Over 120% AMI
Number of Units	110	394	849	1,413

Source: US Census, McKenna Associates Calculation

Overall Gap

The table below shows the overall gap between the number of units demanded and the number of units supplied in the Rural Agricultural typology. There is a significant oversupply of homestead units and a significant undersupply of rental units, which is not surprising for a rural area. **Overall, there is an undersupply of housing in the Rural Agricultural typology.**

Table VI.80: Overall Gap Analysis, Rural Agricultural Typology

Type of Housing Unit	Homestead	Rental	Total
Number of Households	19,143	13,941	10,095
Number of Homes	27,581	2,765	10,157
Over/Under Supply of Homes	-8,438 oversupply	10,726 undersupply	2,288 undersupply

Source: US Census, McKenna Associates Calculations

Note: Total housing units does not equal census figure because of units that are in poor condition or are otherwise not considered part of the market.

Homestead Gap

The table below shows the gap between the number of housing units affordable for owner-occupation in each income group and the number of households within each income group. There is an oversupply of housing affordable to every income group except for households making under 50 percent of AMI.

Table VI.81: Affordability Gap Analysis: Homestead Properties, Rural Agricultural Typology

Home Value	< \$60,392	\$60,392 to \$96,627	\$96,627 to \$144,941	> \$144,941
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	5,902	3,845	3,539	5,858
Number of Homes	1,097	3,926	8,495	14,093
Over/Under Supply of Homes	4,805 undersupply	-81 oversupply	-4,926 oversupply	-8,235 oversupply

Source: US Census, McKenna Associates Calculations

Rental Gap

The analysis of rental housing shows that there are undersupplies of rental housing for all income categories in the Rural Agricultural typology. As stated above, however, this is not surprising, as rental housing is not common in rural areas.

Table VI.82: Affordability Gap Analysis: Rental Properties, Rural Agricultural Typology

Monthly Rent	< \$559	\$559 to \$894	\$894 to \$1,342	> \$1,342
Affordable To	Under 50% AMI	50-80% AMI	80-120% AMI	Over 120% AMI
Number of Households	4,635	2,623	2,587	3,646
Number of Homes	110	394	849	1,413
Over/Under Supply of Homes	4,525 undersupply	2,229 undersupply	1,738 undersupply	2,223 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Opportunities for Wyoming – Rural Agricultural

Although there is a significant undersupply of rental housing in the Rural Agricultural typology, that it is unlikely to be an opportunity for Wyoming. First, rental housing is rare in rural areas, so the excess demand shown on the model is skewed by the very low supply. Second, according to the analysis used in this document, there is no Rural Agricultural typology housing within Wyoming. Unlike the Urban Core typology, which could be constructed in Wyoming, it is unlikely that the conditions required for the Rural Agricultural typology will be built within the City limits.

Comparisons

The table below shows the gaps in each typology in the Overall Market and in Wyoming. It shows, at a glance, where the opportunities for new development in Wyoming exist. In addition the latent demand from inside the City itself, Wyoming could also capture regional pent-up demand through incentives and planning.

Table VI.83: Comparison of Gaps among Typologies

	Homestead	Rental	Total
Urban Core Typology			
Overall	2,540 undersupply	-2,603 oversupply	-62 oversupply
Wyoming	N/A	N/A	N/A
Historic Density Typology			
Overall	1,422 undersupply	1,297 undersupply	2,719 undersupply
Wyoming	1,176 undersupply	-265 oversupply	912 undersupply
Post-War Community Typology			
Overall	-6,565 oversupply	1,176 undersupply	3,081 undersupply
Wyoming	71 undersupply	387 undersupply	458 undersupply
Modern Large Lot Typology			
Overall	-2,560 oversupply	7,242 undersupply	4,682 undersupply
Wyoming	-256 oversupply	1,279 undersupply	1,023 undersupply
Rural Agricultural Typology			
Overall	-8,438 oversupply	10,726 undersupply	2,288 undersupply
Wyoming	N/A	N/A	N/A
All Typologies			
Overall	-10,842 oversupply	26,309 undersupply	15,467 undersupply
Wyoming	-1,275 oversupply	2,841 undersupply	1,566 undersupply

Source: US Census, ESRI, McKenna Associates Calculations

Conclusions – Opportunities for New Development in Wyoming

Based on the data, there are the following opportunities for new development in Wyoming:

- **Homestead properties are undersupplied regionally in the Urban Core typology.** This may indicate a demand for additional condominium buildings or townhouses along walkable and/or transit-oriented corridors. Additionally, there may be some “hidden” demand for additional Urban Core typology housing because households seeking this type of housing may not be able to find it due to the low supply, and therefore they end up living in other typologies, most likely Historic Density. The Division Avenue/Silver Line corridor and the DDA area along 28th Street should be targeted for this type of development. Metro Health Village may also be a possibility for Urban Core Typology housing, especially for seniors looking for convenient access to the health care facilities.
- There is a significant market for **additional housing of the Historic Density typology, especially for owner-occupied units.** Well over 50% of the regional pent-up demand for owner-occupied Historic Density housing comes from Wyoming. Programs such as homeownership counseling, down payment assistance, and others that promote home ownership in this type of housing should be pursued, and new housing development in areas targeted for Historic Density typology housing should be incentivized. Further, outside the current Historic Density typology area, new developments can replicate the characteristics of the typology by utilizing New Urbanist principles. This can be incentivized by the city through the Planned Unit Development process.
- **Rental housing in the Post-War Community typology is heavily demanded regionally,** with a small undersupply in Wyoming. Wyoming could attract this latent demand by incentivizing the development of high-quality multiple-family properties (preferably mixed income) as part of mixed-use developments with the Post-War Community Area. The former Taft Elementary School is currently being developed in to assisted living, which is an example of this type of redevelopment. Another potential redevelopment site is the vacant former school site at Burlingame Avenue and 36th Street.
- There is pent-up demand for **affordable housing in the Modern Large Lot typology, both rental and homestead.** However, developing low-income housing could be difficult in this part of the city due to resident opposition and the lack of amenities such as public transit. However, mixed-income properties using Low Income Housing Tax Credits would create opportunities for lower-income households to live in the Modern Large Lot typology if they so choose. In some areas, the Master Plan calls for large-lot estate residential. In these areas, large lots should continue to be encouraged to preserve the character of the area.

Public Input:

In regards to fair housing in Wyoming, one resident stated: “to some extent I think Wyoming needs to worry less about providing fair housing and start worrying more about retaining the people who make the city vibrant. As a long standing resident, business owner, and Landlord I worry more about the gentrification and the depression of property values when so much of the city has become rental property, and large portions of the city are far less well maintained than they were 20-30 years ago. I'm not sure how you fix this, but I would be willing to bet that the per capita income has shrunk significantly and the "real wealth" as well. Wyoming needs to find ways to attract middle class families that have moved to Hudsonville, Byron Center, etc.”.

A. Development Analysis

Capacity to Absorb Demand

Error! Reference source not found. shows the number of housing units demanded of the various typologies present in Wyoming. However, in order to meet that demand, additional units would have to be built in the city. Map 10 shows the vacant parcels in the city and identifies the zoning classification for each. There are approximately 536 vacant acres in the city of Wyoming that are zoned for residential development (excluding previously approved PUDs). Table VI.84 shows the number of acres, the maximum permitted number of units per acre based on the zoning ordinance, and the total number of units that could be developed within each zoning district for each typology.

Table VI.84: Total Potential Units Per Typology, Based on Zoning Ordinance

Zoning Districts by Typology	Vacant Acres	Maximum Permitted Units Per Acre	Total Potential Units
Historic Density Typology	40.929		356
DC Downtown Center	4.508	23.2	105
R-2 Residential	31.716	5.2	165
R-3 Residential	1.175	3.6	4
R-4 Multi-Family Residential	3.529	23.2	82
Post-War Community Typology	102.839		535
R-1 Residential	17.074	4.4	74
R-2 Residential	78.626	5.2	409
R-3 Residential	7.139	7.3	52
Modern Large Lot Typology	392.399		1,128
ER Estate Residential	182.559	0.5	91
R-1 Residential	203.407	4.4	887
R-7 Special Multi-Family	6.434	23.2	149
Total	536.168		2,018

Source: REGIS, City of Wyoming, McKenna Associates Calculation

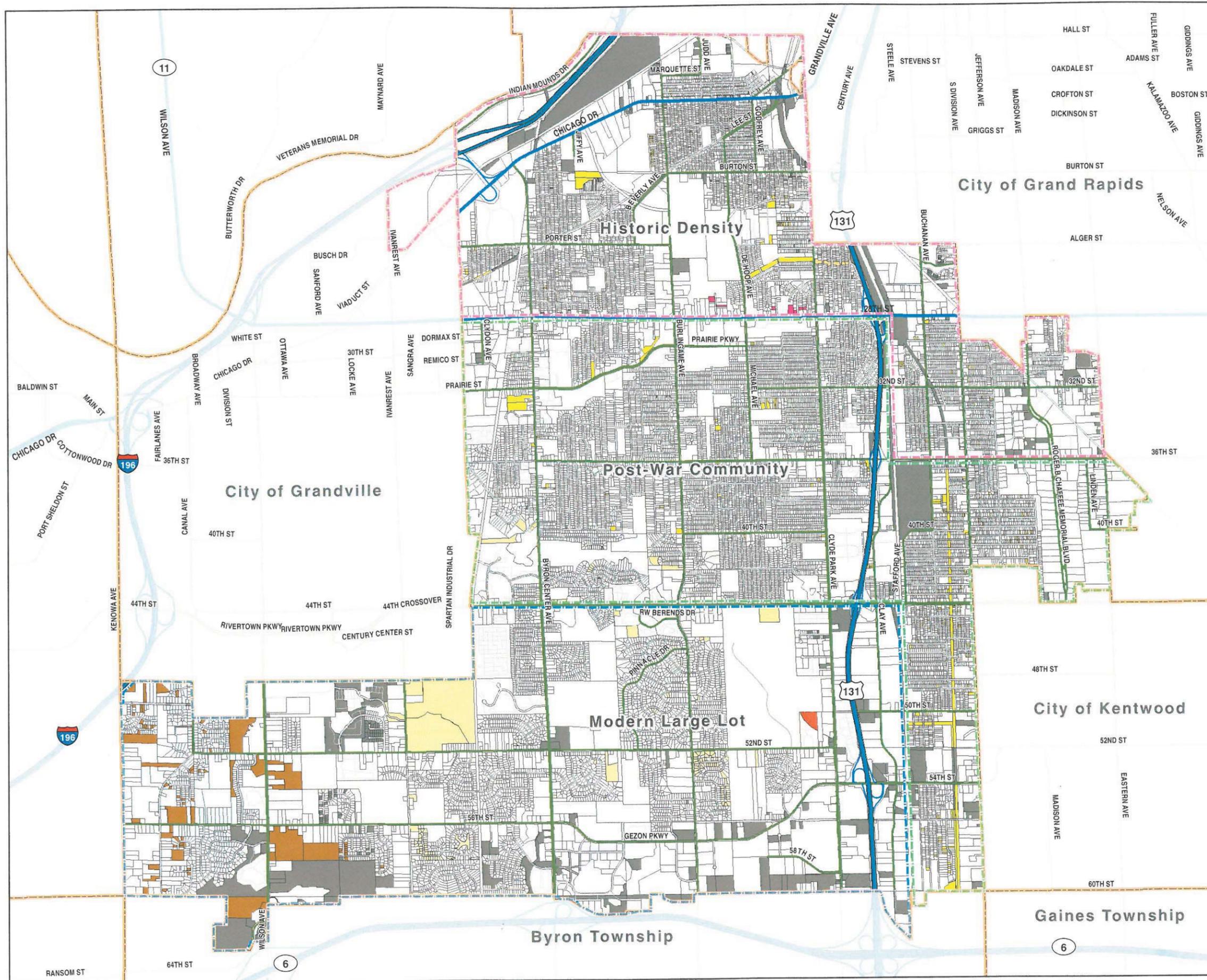
Total Potential Units are rounded to nearest whole unit. Notes on calculations of maximum permitted units per acre:

- R-1 and R-2 districts allow only single-family development (one unit per lot), so the number of units per acre is the number of lots that can fit in one acre based on the minimum lot size in the district (10,000 square feet in R-1 and 8,400 square feet in R-2).
- Duplexes are permitted in R-3 districts. Therefore, the maximum permitted units per acre was determined by dividing 43,650 square feet (one acre) by the minimum lot size (12,000 square feet), then multiplying by 2 units per lot.
- Multiple-family developments are permitted in DC, R-4, and R-7. For these districts, the maximum permitted units per acre were calculated by finding the maximum developable square footage per lot (minimum lot size = one acre, maximum lot coverage = 40%, for all three districts), which is approximately 17,424 square feet. Assuming that 20% of each building will be used for common space, mechanical equipment, etc, that leaves 13,939 square feet for units. At 600 square feet per unit (the city's minimum size for one-bedroom units), the maximum of 23.2 units per acre was determined.

Map 10 Vacant Parcels by Zoning District

City of Wyoming, Michigan

June 4, 2013

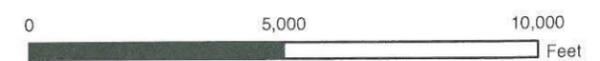


ZONING DISTRICTS

- R-1 Residential District
Total Acreage: 220.50 ac
- R-2 Residential District
Total Acreage: 110.40 ac
- R-3 Residential District
Total Acreage: 8.30 ac
- R-4 Residential District
Total Acreage: 3.50 ac
- R-5 Residential District
Total Acreage: 0.00 ac
- R-6 Residential District
Total Acreage: 0.00 ac
- R-7 Special Multiple-Family Residential District
Total Acreage: 6.50 ac
- ER Estate Residential District
Total Acreage: 182.50 ac
- DC Downtown Center District
Total Acreage: 4.50 ac
- Non-Residential or PUD
Total Acreage: 979.60 ac

TOPOLOGIES

- Historic Density
- Post-War Community
- Modern Large Lot



McKenna
ASSOCIATES

Table VI.85 compares the number of potential units that could be developed in each typology area to the excess number of units demanded in that typology (i.e. the number of new units demanded). The demands presented are those produced from within Wyoming.

Table VI.85: Demand for New Units vs Potential Supply of New Units

	Excess Demand	Potential New Units	Difference
Historic Density Typology	912 units	356 units	556 units
Post-War Community Typology	458 units	535 units	-77 units
Modern Large Lot Typology	1,023 units	1,128 units	-105 units

There is a demand for 912 new units in the Historic Density typology, but only room within that area for 356 new units. **Therefore, the additional for new housing in Historic Density style will need to be built outside of the Historic Density area.** The most logical areas for this new housing area along the 28th Street and Division Avenue corridors. The new housing could also replicate the Urban Core typology, which tends to appeal to the same demographic groups as the Historic Density typology.

There is a demand for 458 new units in the Post-War Community typology, and there is room under current zoning for 535 new units in that part of the city. **The hypothetical additional 77 units would have to be filled by residents moving to Wyoming from elsewhere in the area (or from out of the region)** but this could very well happen given the undersupply of over 3,000 units of Post-War Community housing at the regional level.

There is a demand for 1,023 new units in the Modern Large Lot typology, with room for 1,128 new units in that area (not including PUDs that have already been improved but may not be built out). As with Post-War Community, **the additional 105 units would have to be filled with residents coming from outside Wyoming**, but with a regional undersupply of almost 4,700 units, there is plenty of demand for Modern large Lot Housing.

Major Development Areas

28TH Street/Downtown Wyoming

28th Street between US-131 and Burlingame Avenue is the traditional heart of Wyoming. Because of the era in which most of Wyoming was developed, it has a different development pattern than most traditional downtowns. Downtown Wyoming was the Grand Rapids area's first suburban shopping district. Anchored by Roger's Department Store (later Klingman's Furniture), the Studio 28 movie theater, and the Roger's Plaza shopping center with its unique indoor-outdoor format, the district was popular in its heyday due to its modern feel and ample parking.

Today, however, both Studio 28 and the Roger's/Klingman's property are vacant, and the city is working to leverage the existing institutions in the area (such as City Hall, Wyoming High School, and Pinery Park) to redevelop the area with a more "traditional" and dense feel. Currently, the stretch is zoned "Downtown Center," a mixed use zoning district that encourages density. However, in upcoming months, the corridor will be rezoned using a form-based code to more specifically incentivize urban form and density.

From a housing perspective, the 28th Street corridor is a prime location for the additional Urban Core and Historic Density typology housing that the Housing Needs Analysis shows is demanded in the city.

Figure VI.1: Klingman's/Roger's Site



Figure VI.2: Studio 28 Site



Silver Line Corridor/Division Avenue

Division Avenue is the oldest developed corridor in Wyoming, since it runs directly south from downtown Grand Rapids and also because of the streetcar line that used to run along it. For this reason, it is the most dense corridor in Wyoming and the Historic Density housing typology extends further south along it than along other north-south corridors.

Rapid mass transit is returning to the Division Avenue corridor with the building of the Silver Line Bus Rapid Transit Line. Currently under construction and expected to be completed in 2014, the Silver Line has already generated interest from developers in mixed use projects and dense housing types such as Townhomes along the corridor.

The city has responded to this development opportunity by developing a form based code that would incentivize density near Silver Line stations (approximately every mile – 28th, 36th, 44th, 52nd, and 60th Streets) while also allowing density (albeit on a smaller scale) in areas more than a quarter mile from a station. The city is also working closely with the City of Kentwood to coordinate zoning regulations in areas where Division is the boundary line between the two communities.

Figure VI.3: Silver Line Station Areas:

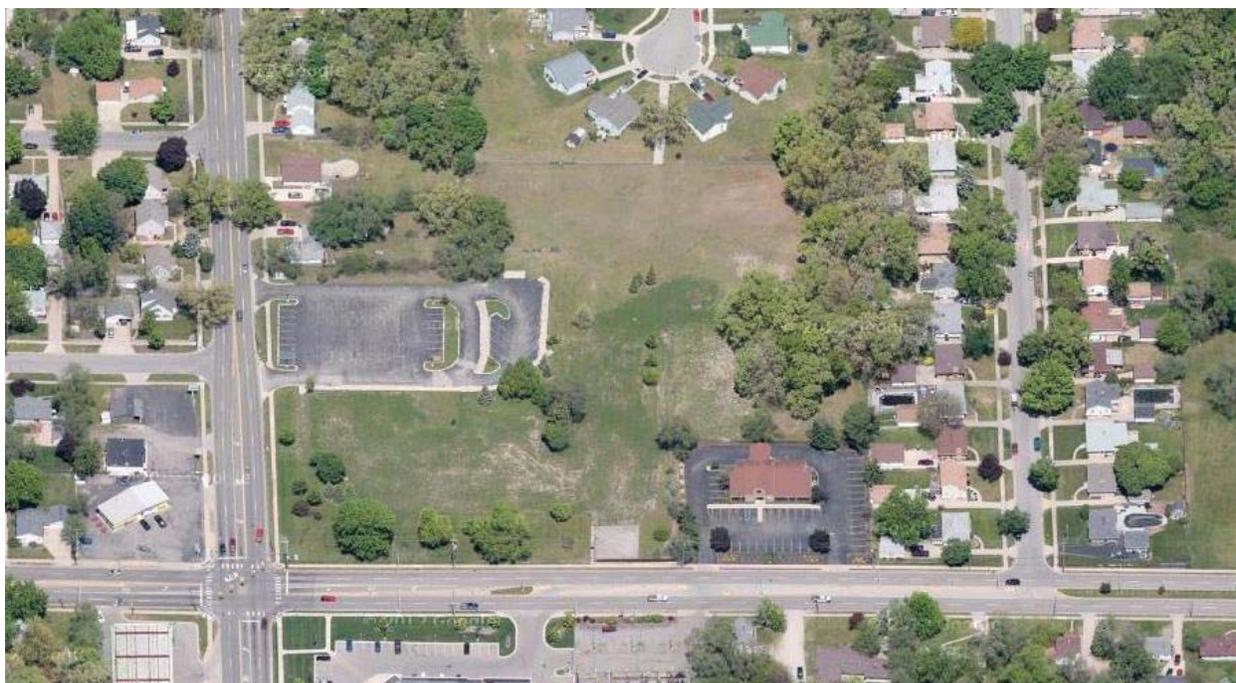
36th Street (top), 44th Street (middle), 54th Street (bottom)



36th/Burlingame

The corner of 36th Street and Burlingame Avenue is a vacant lot that used to hold a school and is one of the few large redevelopment sites away from the 28th Street and Division Avenue corridors. Surrounded by Post-War Community typology housing, the site could be redeveloped in a number of ways, including senior housing, apartments, townhomes, or other housing options. It could also have a retail or institutional component to provide a mix of uses at the busy intersection.

Figure VI.4: Potential Infill Site at 36th Street and Burlingame Avenue



Metro Health Area/Gezon Parkway

Metro Health Hospital moved from Grand Rapids' Eastgate neighborhood to their current site in Wyoming in 2005. The area around the hospital, known as "Metro Health Village" is designed as a walkable district with retail, office, and medical uses. However, much of the Village area remains undeveloped. This is an opportunity, as new uses are likely to fill in the vacant lots in the coming years. Residential uses, which were not part of the original plan, may be targeted. This area will be especially attractive to seniors looking to be close to both retail and medical facilities. Depending on the design, housing in this area could fulfill the currently unmet demand for either Historic Density or Modern Large Lot rental housing.

Figure VI.5: Metro Health Village

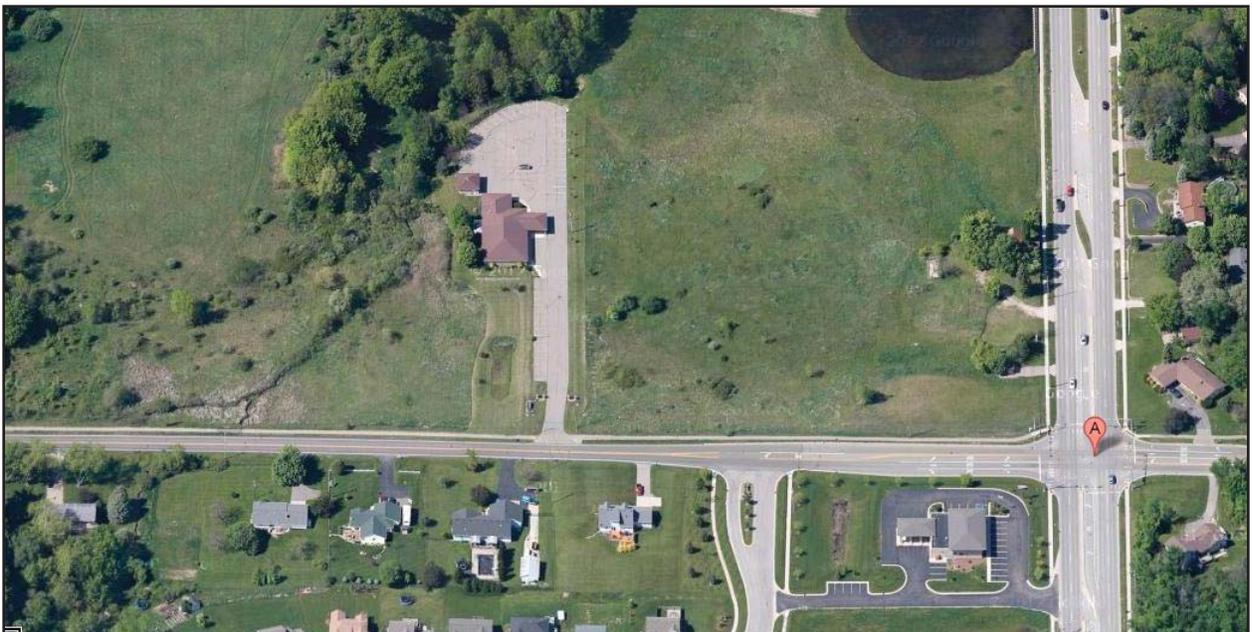


The “Panhandle”

Wyoming’s “Panhandle” area (the part of the city south of the City of Grandville), is the most recent part of the city to be developed and is a popular and desirable area for housing, especially because of the well-regarded Grandville School District. Prior to the housing crash in 2008, most of the development in the area was single family subdivisions for owner-occupied homes. Because of the economic crisis, many new subdivisions were un-completed, although new homes have begun to be built in the vacant lots in recent years.

Because of the changes in the housing market, developers have started to propose new rental housing rather than owner-occupied properties. This fits with the unmet demand for Modern Large Lot rentals calculated in the Housing Needs Analysis. The city is working with these developers from a zoning standpoint to permit the new apartment complexes while ensuring that they fit with the character of surrounding neighborhoods.

Figure VI.6: Potential Development Site at 52nd Street and Wilson Avenue



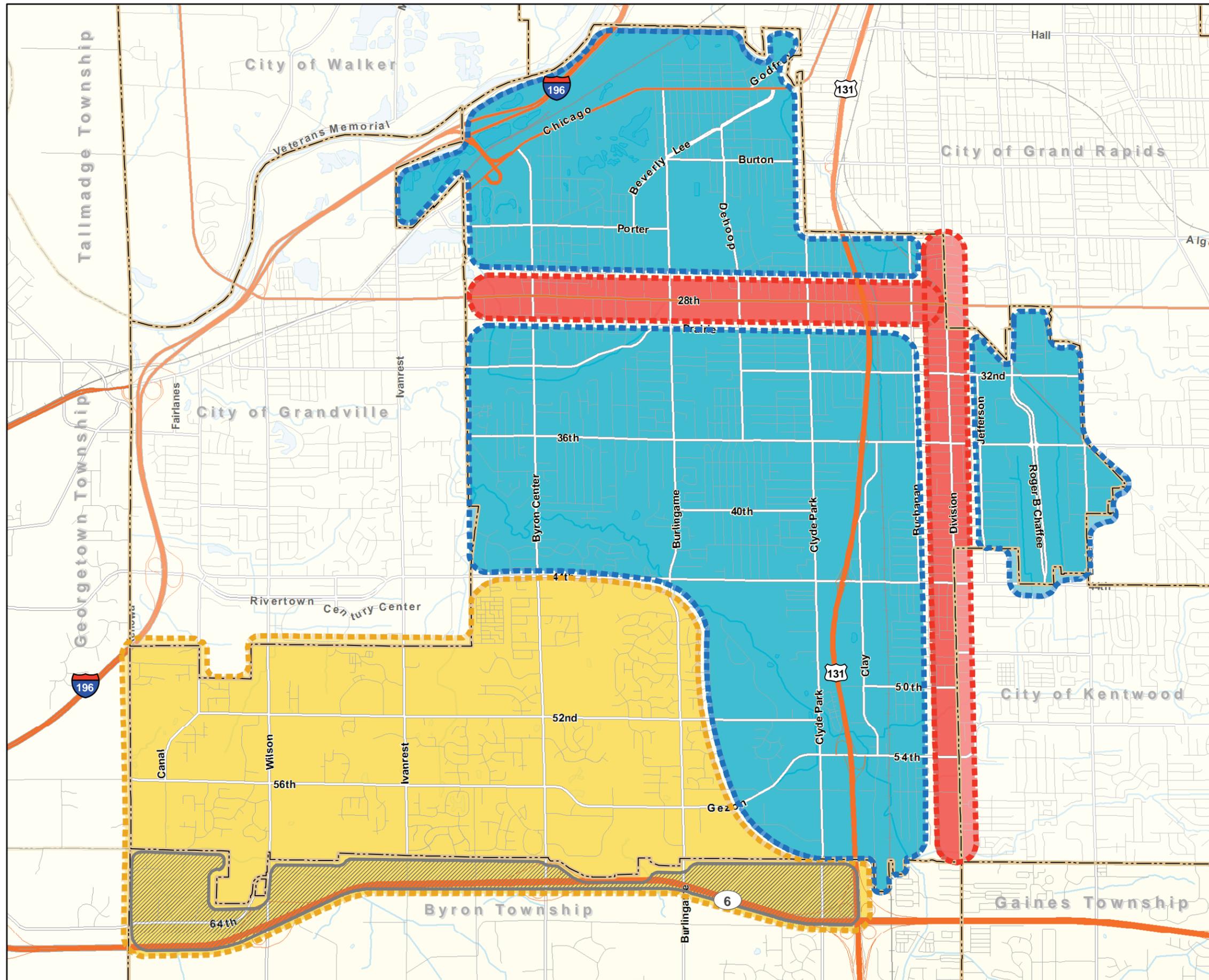
VII. Conclusions and Action Plan

On the following pages are recommended actions based on the preceding data and information.

Map 11 Recommended Actions

City of Wyoming, Michigan

June 4, 2013



Recommended Actions

- Dense Mixed Use Redevelopment
- Maintenance and Infill
- New Development within Zoning Parameters
- Area to be Annexed to Wyoming Through Act 425 Agreement

LEGEND

- Surrounding Municipalities
- State Highways
- Local Roads

Base Map Source: Michigan Geographic Framework, Michigan Center for Geographic Information, Version 12a.
Data Source: rapid, 2013

Topic	Impediment or Opportunity	Suggested Actions	Priority
Transportation-Housing-Employer Linkage	As new land in the southern and western portion of the city is developed, individuals desiring to live there may not have adequate transit options. This will impact residents at all income levels, but will disproportionately impact low-to-moderate income households.	Work with The Rapid to review transit routes on an annual basis and ensure that new developments are adequately served by regular transit service.	Ongoing
		Ensure that the City's Complete Streets Plan includes all segments of the city, all thoroughfares, and all types of users.	Medium
	As built-up parts of the city are redeveloped (higher density housing units, housing units developed for seniors and/or low income residents) the particular transportation needs of these residents may not be met.	Repair and maintain existing sidewalks.	High
		Require that pedestrian and bicycle transportation routes are installed within new commercial, residential and mixed use developments and ensure that non-motorized transportation routes connect to existing and/or planned employment centers and public amenities .	Medium
		Encourage the redevelopment of key sites along 28th Street that would be conducive to mixed use development, especially to provide mixed income housing units in the Urban Core or Historic Density typology style.	Medium
		Target redevelopment and the creation of dense, mixed-income housing options along the Silver Line (Division Avenue) corridor, especially near stations (28th Street, 36th Street, 44th Street, 54th Street)	Medium

Topic	Impediment or Opportunity	Suggested Actions	Priority
Education	<p>While higher education is offered by colleges and universities in greater Grand Rapids, the cost of tuition can be an impediment to access, especially for low-to-moderate-income individuals. Higher education is crucial to improve economic mobility and can lead to stable employment, higher incomes, and the ability to choose the housing that best meets the desires of the individual.</p>	<p>Build relationships with non-profits and philanthropic organizations to provide additional opportunities for scholarships and other tuition assistance for graduates of the school districts that serve Wyoming.</p>	Ongoing
	<p>Early childhood education has benefits that last well into a child’s school-age years. Preschool programs give children the social and educational development they need to succeed as they grow older.</p>	<p>Work with the City’s school districts, Grand Rapids Community College, and the Kent Intermediate School District to increase linkages between high school and college so that interested high school students can begin attending college while still in high school, including allowing high school students to graduate with an associate's degree.</p>	Medium
		<p>Support Head Start and other Preschool programs with City resources, especially the use of City-owned recreational and activity space.</p>	Medium
Topic	Impediment or Opportunity	Suggested Actions	Priority
Banking, Finance and Insurance	<p>Heightened scrutiny by lenders since the 2008 recession prevents many would-be buyers from entering the owner housing market.</p>	<p>The City should work with social service agencies, MSU Extension, local school districts, secondary education providers and lending institutions to encourage their work with families who seek to better their housing situation by offering free or reduced-cost financial literacy tools and estate planning.</p>	High

	<p>Lower real estate prices have allowed for some families to leave rental housing and enter the owner housing market without a full understanding of the costs - financial and otherwise - of homeownership.</p>	<p>Work with social service agencies and lending institutions to create a "home network" to act as a local clearinghouse for all housing programs (rental housing, owner housing, senior housing) so that housing seekers are matched with the best option for their needs and desires.</p>	<p>Medium</p>
Topic	Impediment or Opportunity	Suggested Actions	Priority
Private Housing and Development Incentives	<p>Vacant buildings can remain undeveloped because it is cheaper for investors, speculators, and slumlords to "land-bank" — that is, to sit on vacant, often blighted buildings.</p>	<p>Develop local incentive programs for infill and mixed-income housing.</p>	<p>Ongoing</p>
		<p>Conduct a study of vacant property to market redevelopment sites within the City, letting it be known that sites are vacant and are ripe for redevelopment, especially crucial sites like Klingman's, Studio 28, and the General Motors site.</p>	<p>High</p>
		<p>Create a program to assist with the demolition of obsolete buildings in exchange for the redevelopment of the site.</p>	<p>Medium</p>

	<p>Opportunities for mixed-income communities are rare because many neighborhoods contain only a single type of housing unit.</p>	<p>Incentivize multi-family redevelopment sites, including renter and owner housing options, within walking distance (1/4 mi.) of existing commercial and employment centers. Focus centers should be the Galewood neighborhood (especially along Burton Street and Chicago Drive), as well as the 28th Street and Division Avenue corridors.</p>	<p>Medium</p>
Topic	Impediment or Opportunity	Suggested Actions	Priority
<p>Public Bodies and Boards</p>	<p>A review of the Planning Commission, Zoning Board of Appeals, Downtown Development Authority, Community Development Committee and Housing Commission members indicates that a majority of members are male and live south of 28th Street.</p>	<p>As terms expire, City Council should want to ensure that the selection of Board/Commission members is more balanced by gender, race, ethnicity, and geography so that different aspects of the community are represented.</p>	<p>High</p>

Topic	Impediment or Opportunity	Suggested Actions	Priority
Subsidized Housing and Cost of Living Assistance		Assist and support non-profit and community groups in their efforts to assist low-income families in finding quality, affordable housing, and also in their efforts to provide cost of living assistance.	Medium
	Some individuals may not be aware that public, subsidized or cost of living assistance may be available to them.	Ensure that information on the resources available to help residents with the costs of housing is available, including using TV, radio, internet, and social media, in addition to more traditional forms of outreach.	Medium
		Proactively assist homeowners in using the Community Foreclosure Response Toolkit.	Medium
	The development of the Silver Line (Bus Rapid Transit) will make Division Ave. very attractive for redevelopment.	Leverage the resulting development pressure to incentivize mixed-income transit-oriented developments with dense housing typologies that allow a wide variety of community members access to the new transportation opportunities.	Medium
	Ongoing programs to assist homeowners with home renovations have been successful in improving housing quality.	Continue to support home renovation assistance programs for homeowners.	Medium

Topic	Impediment or Opportunity	Suggested Actions	Priority
<p>Housing Discrimination and Laws</p>	<p>Available data indicates that the gay, lesbian, bisexual and transgendered population faces housing discrimination in the State of Michigan due to a lack of laws protecting them from such discrimination.</p>	<p>Consider amending the City of Wyoming's Fair Housing Ordinance to prohibit housing discrimination on the basis of sexual orientation and gender identity.</p>	<p>High</p>
	<p>A review of discrimination complaints and fair housing testing reveals that the City may have instances of housing discrimination within rental housing and discriminatory advertising based on race, national origin and familial-status (presence of children under the age of 18.)</p>	<p>Consider requiring landlords of residential rental properties to receive fair housing training or require them to self-train on fair housing laws and regulations and submit proof to the City. Such training is offered by the Fair Housing Center of West Michigan in conjunction with the City of Wyoming.</p>	<p>Medium</p>
	<p>Information from the focus groups indicates that banking institutions, in an attempt to "triage and sell" the oversupply of homes, invested in selling properties in higher income, higher value and whiter neighborhoods. Homes in lower income, lower value and minority neighborhoods sat vacant, were not maintained or secured. This represented a form of redlining.</p>	<p>Increase code enforcement on trouble properties, regardless of ownership status or vacancy status. Create a fund specifically for maintaining vacant and unsecured lots.</p>	<p>Medium</p>

Topic	Impediment or Opportunity	Suggested Actions	Priority
Land Use and Zoning	Data found in the community survey indicates that residents want to live in single family homes in the southern and western neighborhoods. Reasons cited included proximity to M-6, newer homes, Grandville Public Schools, and being close to shopping and workplaces. Regardless of housing price and type, different portions of the City should have a variety of housing types and price points.	Provide information and resources to help developers make use of existing State and Federal incentives for infill development and mixed-income housing.	High
		Streamline processes and procedures, where applicable, to ensure that zoning and building regulations are not an impediment to redevelopment.	High
		Require new housing developments to set aside a certain percentage of housing units for low-to-moderate income households.	Medium
		Consider promoting the development of accessory dwelling units as a means to provide increased housing options.	Medium
		Create a mixed-density residential zoning district adjacent to the City's commercial and planned commercial corridors.	Medium
		Allow higher density development along Division Ave. as a means to capitalize on the Bus Rapid Transit.	Medium
		Implement zoning incentives, such as density bonuses or relaxed dimensional standards, for mixed-income housing and/or community amenities.	Medium

	<p>The City's Zoning Ordinance requires that in the event that three or more unrelated parolees live together, they are only permitted to live in the Industrial Zoning District. This appears to be the only residential use that is required to locate in an Industrial Zoning District.</p>	<p>The City should consider the status of congregate living facilities for parolees and allow such facilities to be permitted in other zoning districts. Housing for parolees should be held to the same standard as other congregate living facilities.</p>	<p>Medium</p>
Topic	Impediment or Opportunity	Suggested Actions	Priority
<p>Water / Sewer Infrastructure Improvements</p>	<p>Water, sewer, and stormwater service are some of the most expensive municipal services to provide. Oftentimes, the development of such services can either promote or hinder development in a community. Additionally, when water and sewer service is not adequately maintained, water pressure and quality of potable water can decrease. In older neighborhoods, this is especially important. Poor water service can hinder redevelopment of infill sites and can make density difficult.</p>	<p>Incentivize or require on-site stormwater improvements to reduce strain on the stormwater system.</p>	<p>Medium</p>
		<p>Prioritize the upgrading (but not emergency repair) of sewer, water, and stormwater infrastructure in areas of Wyoming that are planned to receive infill development and density increases.</p>	<p>Medium</p>

Topic	Impediment or Opportunity	Strategies	Priority
<p>United States Department of Housing and Urban Development Funding for Wyoming</p>	<p>Decreased CDBG and HOME funding prevents the City from addressing the many community development, economic development and housing development needs within the community.</p>	<p>Work with Wyoming elected and appointed officials, local community development organizations and community members and organize a campaign requesting that congressional representatives restore funding to CDBG and HOME programs. (This strategy is supported by HUD Secretary Shawn Donovan.)</p>	<p>High</p>
	<p>Regardless of community size or HUD funding allocation, all CDBG grantees are expected to complete the same level of analysis and reporting as found in Consolidated Plans, Annual Action Plans, Consolidated Annual Performance and Evaluation Reports and Analysis of Impediments to Fair Housing Choice. Analysis and reporting can take up a sizeable portion of the annual HUD funding allocation. .</p>	<p>Work with Wyoming elected and appointed officials, local community development organizations and community members and organize a campaign to request congressional representatives asking them to increase funding for analysis and reporting that is separate from funding specifically eligible projects.</p>	<p>High</p>

VIII. Appendix

- Property Tax Hardship Exemption Guidelines
- Fair Housing Complaint and Testing Statistics 2004 – 2012
- Public Engagement News Articles

2013 POVERTY EXEMPTION POLICY & GUIDELINES

The following ***policy and guidelines***, adopted by the City Council, shall be followed by the Wyoming Board of Review when considering ***poverty exemptions***:

1. **Total Assets**, other than a vehicle, personal property and the homestead being claimed, total assets may not exceed:
 - a. Claimant\$ 2,500.00
 - b. Household\$ 5,000.00

2. **Total Annual Income** shall not exceed the following amounts according to household size:

a.	One person, the owner:	\$14,600
b.	two persons:	\$15,900
c.	three persons:	\$19,090
d.	four persons:	\$23,050
e.	five persons:	\$27,010
f.	six persons:	\$30,970
g.	seven persons:	\$34,930
h.	eight persons:	\$38,890

For each additional person, add \$3,960

3. Income limits reflect changes in "Poverty Guidelines" published annually by the State Tax Commission, STC. The dollar amounts, above, are based on the most recent STC Bulletin, No. 11 of 2012, to be used with 2013 assessments.

4. Medical and extraordinary hardship situations may be used to qualify applicants who do not otherwise meet the above income and asset tests.

5. The Board of Review shall follow the above policy and guidelines when making poverty exemption decisions. The same standards shall apply to each claimant in Wyoming for the assessment year "unless the Board of Review determines there are substantial & compelling reasons why there should be a deviation from the policy and guidelines and the substantial & compelling reasons are communicated in writing to the claimant."

6. Applicants, except as stated above, shall satisfy all requirements of Public Act 390 of Michigan Public Acts of 1994 (Principle Residence Exemptions) and State Tax Commission bulletin No. 5 of 1995. Both PA 390 and Bulletin No. 5 are adopted as part of this Policy.

The following items are defined as **INCOME** and **must be included with the application**:

1. Money wages and salaries before deductions.
2. Net receipts from self-employment. (These are receipts from a person's own business, professional enterprise, or partnership, after deductions for business expenses.)
3. Net receipts from farm self-employment. (These are receipts from a farm which one operates as an owner, renter, or sharecropper, after deductions for farm operating expenses.)
4. Regular payments from social security, railroad retirement, unemployment compensation, strike benefits from union funds, workers compensation, veterans payments, public assistance (including Aid to Families with Dependent Children, Supplemental Security income, Emergency Assistance or General Relief money payments.)
5. Alimony, child support, and military family allotments or other regular support from an absent family member or someone not living in the household.
6. Private pensions, government employee pensions (including military retirement pay), and regular insurance and annuity payments.
7. College or university scholarships, grants, fellowships, and assistantships.
8. Dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts, and net gambling or lottery winnings.

2013 POVERTY EXEMPTION APPLICATION

I, _____, Petitioner, being the owner and residing at the property that is listed below as my principal residence, apply for property tax relief under MCL 211.7u of the General Property Tax Act, Public Act 206 of 1893. The principal residence of persons who, in the judgment of the township supervisor or city assessor and board of review, by reason of poverty are unable to contribute toward the public charges is eligible for exemption in whole or in part from taxation per MCL 211.7u(1).

In order to be considered complete, this application must: 1) be completed in its entirety, 2) include information regarding all members residing within the household, and 3) include all required documentation as listed within the application. Please write legibly and attach additional pages as necessary.

PERSONAL INFORMATION: Petitioner must list all required personal information.

Property Address of Principal Residence:	Daytime Phone Number:	
Age of Petitioner:	Marital Status:	Age of Spouse:
Number of Legal Dependents:	Age of Dependents:	
Applied for Homestead Property Tax Credit (yes or no):	Amount of Homestead Property Tax Credit:	

REAL ESTATE INFORMATION: List the real estate information related to your principal residence. Be prepared to provide a deed, land contract or other evidence of ownership of the property at the BOR meeting.

Property Parcel Code Number:	Name of Mortgage Company:	
Unpaid Balance Owed on Principal Residence:	Monthly Payment:	Length of Time at This Residence:
Property Description:		

ADDITIONAL PROPERTY INFORMATION: List information related to any other property you, or any household member owns.

Do you own, or are buying, other property (yes or no)? If yes, complete the information below.	Amount of Income Earned from Other Property:		
Property Address	Name of Owner(s)	Assessed Value	Amount & Date of Last Taxes Paid
		\$	
		\$	

EMPLOYMENT INFORMATION: List your current employment information.

Name of Employer:	Name of Contact Person:
Address of Employer:	Employer Phone Number:

List all income sources, including but not limited to: salaries, Social Security, rents, pensions, IRA's (individual retirement accounts), unemployment compensation, disability, government pensions, worker's compensation, dividends, claims and judgments from lawsuits, alimony, child support, friend or family contribution, reverse mortgage, or any other source of income.

Source of Income	Monthly or Annual Income (indicate which)

CHECKING, SAVINGS AND INVESTMENT INFORMATION: List any and all savings owned by all household members, including but not limited to: checking accounts, savings accounts, postal savings, credit union shares, certificates of deposit, cash, stocks, bonds, or similar investments.

Name of Financial Institution or Investments	Amount on Deposit	Current Interest Rate	Name on Account	Value of Investment

LIFE INSURANCE: List all policies held by all household members.

Name of Insured	Amount of Policy	Monthly Payment	Policy Paid in Full	Name of Beneficiary	Relationship to Insured

MOTOR VEHICLE INFORMATION: All motor vehicles (including motorcycles, motor homes, camper trailers, etc.) held or owned by any person residing within the household must be listed.

Make	Year	Monthly Payment	Balance Owed

LIST ALL PERSONS LIVING IN HOUSEHOLD: All persons residing in the residence must be listed.

First & Last Name	Age	Relationship to Applicant	Place of Employment	Amount of Monetary Contribution to Family Income

PERSONAL DEBT: All personal debt for all household members must be listed.

Creditor	Purpose of Debt	Date of Debt	Original Balance	Monthly Payment	Balance Owed

MONTHLY EXPENSE INFORMATION: The amount of monthly expenses related to the principal residence for each category must be listed. Indicate N/A as necessary.

Heating:	Electric:	Water:
Phone:	Cable:	Food:
Clothing:	Health Insurance:	Garbage:
Daycare:	Car Expense (gas, repair, etc):	Other (list type):
Other (list type):	Other (list type):	Other (list type):
Other (list type):	Other (list type):	Other (list type):
Other (list type):	Other (list type):	Other (list type):

MEDICAL OR OTHER EXTRAORDINARY SITUATIONS

Use the space below to explain the nature of any special hardships.

Provide dollar amounts of any unusual expenses resulting from these special situations. (Attach copies of bills.) Good documentation could result in a claim being approved in spite of otherwise non-qualifying income and asset amounts.

VII. OTHER COMMENTS

Total Costs: \$ _____

Less Reimbursements: \$ _____
(i.e. insurance, medicare,
or Medicaid)

Net Cost of
Unusual Circumstance \$ _____

Notice: Any willful misstatements or misrepresentations made on this form may constitute perjury, which, under the law, is a felony punishable by fine or imprisonment.

Notice: Per MCL 211.7u(2b), a copy of all household members federal income tax returns, state income tax returns (MI-1040) and Homestead Property Tax Credit claims (MI-1040CR 1, 2, 3 or 4) must be attached as proof of income. Documentation for all income sources including, but not limited to, credits, claims, Social Security income, child support, alimony income, and all other income sources must be provided at time of application.

Petitioners: *Do not sign this application until witnessed by the Supervisor, Assessor, Board of Review or Notary Public.* (Must be signed by either the Supervisor, Assessor, Board of Review Member or Notary Public)

STATE OF MICHIGAN
COUNTY OF KENT

I, the undersigned Petitioner, hereby declare that the foregoing information is complete and true and that neither I, nor any household member residing within the principal residency, have money, income or property other than mentioned herein.

Petitioner Signature

Date

Subscribed and sworn this _____ day of _____, 2013

Assessor Signature: _____ Printed Name: _____

BOR Member Signature: _____ Printed Name: _____

Notary Signature: _____ Printed Name: _____

My Commission Expires: _____

This application shall be filed after January 1, but prior to the first day of the March, July or December Board of Review to the address below.

Board of Review
c/o Assessor
City of Wyoming
1155 28th St SW
Wyoming, MI 49509

DECISIONS OF THE MARCH BOARD OF REVIEW MAY BE APPEALED IN WRITING TO THE MICHIGAN TAX TRIBUNAL BY JULY 31 OF THE CURRENT YEAR. JULY OR DECEMBER BOARD OF REVIEW DENIALS MAY BE APPEALED TO MICHIGAN TAX TRIBUNAL WITHIN 35 DAYS OF THE DENIAL. A COPY OF THE BOARD OF REVIEW DECISION MUST BE INCLUDED WITH THE FILING.

Michigan Tax Tribunal
PO Box 30232
Lansing, MI 48909
Phone: 517-373-3003
Fax: 517-373-1633
E-mail: taxtrib@michigan.gov

II. Contact Information

PREPARER'S NAME, if different from Applicant:

Print: _____

Sign: _____

Preparer's Mailing Address: _____

Preparer's Phone Number: _____

Relationship of preparer to applicant: _____

Memorandum

To: Michael Gradis, Associate Planner
McKenna Associates

From: Elizabeth Vezino Stoddard, Director of Advocacy
Fair Housing Center of West Michigan

Date: Thursday, April 11, 2013

RE: Fair Housing Complaint and Testing Statistics 2004-2012

This memorandum serves as a response to the request of McKenna Associates for data regarding fair housing testing and casework conducted by the Fair Housing Center of West Michigan under contracts with the City of Wyoming from 2004-2012. It is the understanding of the Fair Housing Center that such information will be utilized for the purposes of completing an Analysis of Impediments to Fair Housing Choice (AI) study for the City of Wyoming. It is important to note that this is not representative of all the fair housing testing and casework conducted by the Fair Housing Center in the City of Wyoming during this time period, but rather only reflects the work directly funded by the City of Wyoming. In fact, this data represents only about 65% of the testing and casework conducted by the Fair Housing Center in the City of Wyoming from 2004-2012.

FAIR HOUSING TESTING

All tests were controlled and analyzed to measure differences in treatment based on a single protected class. All but one test involved two (2) equally qualified testers who differed significantly only on the protected class providing basis for the test. Each test was give one of the following determinations:

- **Evidence:** Indicates evidence of significant differences in treatment (not necessarily evidence of illegal housing discrimination)
- **NSD:** Indicates “no significant difference” in the treatment or information received by the testers (used when the testers experiences are comparable)
- **NSE:** Indicates “no significant evidence” of differences in the treatment of information received by the testers (used when differences are identified but are either not significant for the purposes of fair housing or outside factors affected the test controls)
- **Inconclusive:** Indicates when comparison and analysis are not possible (i.e. the property is no longer available, one or both testers are unable to make contact with an agent, etc.)

For the purposes of calculating the rate of evidence in testing, only those tests with conclusive results are considered and thus all tests deemed “Inconclusive” are omitted from the calculation.

FAIR HOUSING TESTING RESULTS

Fair Housing Testing Results by Basis: City of Wyoming Funded Services 2004-2012 <i>Fair Housing Center of West Michigan</i>						
Test Basis	Number of Tests by Result				Total	Evidence Rate
	Evidence	NSD	NSE	Inconclusive		
Disability	0	1	0	0	1	0%
Familial status	21	15	6	4	46	50%
Source of income	1	2	0	0	3	33%
Race	65	69	0	13	147	49%
Sex	0	1	0	0	1	0%
TOTAL	87	88	6	17	198	48%

FAIR HOUSING CASES

Fair Housing Cases by Basis and Housing Transaction Type: City of Wyoming Funded Services 2004-2012 <i>Fair Housing Center of West Michigan</i>						
Case Basis	Transaction Type					Total
	Condo	Rental	Sales	Zoning	Lending	
Age	2	2	1			5
Disability		6		1		7
Familial status	1	13				14
Source of income		5				5
Marital status	1	1				2
National origin		3	2		2	7
Race		21	1			22
Sex		1				1
TOTAL	4	52	4	1	2	63

Wyoming adopts its Community Development plan for next year

BY ANYA ZENTMEYER
advancelocalnews@mlive.com

The Wyoming City Council has adopted its Consolidated Housing and Community Development One-Year Action Plan for 2013-14, keeping in line with federal requirements for all Community Development block grant entitlement cities.

The coming year will be the city's 38th year receiving CDBG funds from the U.S. Department of Housing and Urban Development. This year, \$467,670 has been budgeted from GDBG funds in Wyoming's Community Development Program. CDBG funds are used for projects addressing affordable housing needs, homeless needs and non-housing community development needs.

Along with the \$467,670 of HUD entitlement grant monies, Wyoming's Community Development Program's expected resources for 2013-14 include \$147,670 in anticipated program income and \$298,648 to be reprogrammed from prior years, totaling \$913,988.

At an April 1 Wyoming City Council meeting, Dave Jacobs, executive director of Home Repair Services, spoke to the productivity of his organization as a subrecipient of the CDBG funds.

"This will be the 15th year that you've partnered with us now and you've continued to help us keep alive programs like our minor health and safety repair program, the wheelchair ramp program and our foreclosure intervention counseling, as well," he said.

Home Repair Services will see \$5,000 added to the approximately \$50,000 in CDBG funds it received last year for providing Wyoming residents with minor home repairs, accessibility modifications, air sealing and foreclosure prevention services.

In the last 12 months, Home Repair Services has spent a total of \$180,000 on critical repair work in the city of Wyoming, Jacobs said, assisting a total of 322 Wyoming homeowners. Assistance included foreclosure intervention counseling for 142 residents, 45 furnace jobs, 12 weatherization projects, 10 roof repairs, eight wheelchair ramps and "dozens of other small maintenance type jobs," Jacobs said.

He added that his organization has brought money to Wyoming, too, including \$14,000 from the Kent County Senior Millage, \$22,000 from the Kent County Department of Human Services, and in 2012, \$91,000 from a special deal with DTE Energy that allowed for the repair of 45 Wyoming furnaces in three months.

"We just very much appreciate your ongoing support," he told council members. "I want you to know that we do not take this for granted."

Subrecipients of the funds also include the Fair Housing Center of West Michigan, which took an 11 percent cut in its portion of CDBG funding from \$17,000 last year to \$15,000, said Director of Community Services Rebecca Rynbrandt.

Rynbrandt also said Wyoming has seen an

increase in panhandling, which she attributed in part to the housing foreclosure crisis and the dipping economy. As a result, the Community Development Program will add on Salvation Army Booth Family Services as its newest subrecipient in order to provide HUD Continuum of Care administration to the Grand Rapids Coalition to End Homelessness this year.

No cuts resulting from sequestration are reflected in the current budget, Rynbrandt said; however, Wyoming's Community Development Program does expect an official notice in the future regarding projected cuts, which she said are anticipated to be between 5 percent and 8 percent.

"We believe at this time that we have funds available to be able to cover that loss," she said, but added that the Community Development Program will not be able to make up funds for the following year.

"Effects are yet to be determined - they will be based upon the priorities that are identified by the City Council and Community Development Committee," she said. "We will not do an across-the-board cut."

The Wyoming Community Development Committee will assess the outcomes of an Impediments to Fair Housing Needs Assessment survey that is currently under way to monitor the impact of homeless persons in the Wyoming community, she said, among other factors that will help city officials to better "make informed decisions."



Three housing development forums being offered in Wyoming

Published: Friday, March 15, 2013, 11:40 AM Updated: Friday, March 15, 2013, 11:42 AM

[Sheila McGrath | Advance Newspapers](#)

By

-

The City of Wyoming Community Development Office will host a series of discussions regarding housing development in March.

Developers, financiers, rental property owners and managers, nonprofit leaders and neighbors are invited to share innovative ideas, observations and concerns for Wyoming's future housing development needs.

Participants are invited to attend any or all of the discussions offered on Wednesday, March 27 at the Wyoming Public Library, 3350 Michael Ave. SW.

The events are free, but space is limited and registration is required. To register, contact the City of Wyoming Parks and Recreation Department at 530-3164 and use the registration codes listed for each session below.

A 10 a.m. discussion will be targeted toward for-profit organizations and their representatives. Use registration code 261501-00.

A 1:30 p.m. discussion will be targeted toward nonprofit organizations and their representatives. Use registration code 261501-01.

A 7 p.m. open public forum will be held for civic leaders, homeowner association members and the general public. Use registration code 261501-02.

Each session will review the results of the Analysis to Impediments to Fair Housing Choice and Housing Needs Assessment survey that is being administered in partnership with McKenna and Associates. The survey includes questions related to illegal discrimination and enforcement, land-use planning, zoning and Community Development block grant funding. Landlords, developers, social service agency staff, residents and occupants are invited to take the survey by visiting

<https://www.surveymonkey.com/s/WyomingAISurvey>.

For further information, call the city of Wyoming at 530-7266, or visit the city website at www.wyomingmi.gov.

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STAFF REPORT

Date: June 4, 2013

Subject: Acquisition of Tax Foreclosed Properties for the Purpose of Blight Remediation
Nonprofit Developer Partnerships

From: Rebecca Rynbrandt, Director of Community Services

Cc: Scott Jonkhoff, Next Step of West Michigan
Ivor Thomas, Habitat for Humanity of Kent County

Meeting Date: June 10, 2013

RECOMMENDATION:

It is recommended that the City Council:

1. Approve a resolution exercising the City of Wyoming's right of first refusal to acquire tax foreclosed properties for the public purpose of blight remediation. These properties being 1210 and 1561 Rathbone St SW, and 3317 McKee Ave SW.
2. Approve development agreements with Habitat for Humanity of Kent County and Next Step of West Michigan to transfer acquired properties for the purposes of for neighborhood improvement and blight remediation.

SUSTAINABILITY CRITERIA:

Environmental Quality – The subject properties have deteriorated in physical and economic condition the acquisition, renovation, and development of which is necessary to maintain property values of the residential neighborhood and to remediate blight.

Property 1210 Rathbone St SW has 28 code complaints on record, was posted as an Abandoned Structure resulting in a City ordered demolition of the home in June 2011. The property currently has two open complaints for weeds and junk removal. Total amount due to Kent County for acquisition: \$12,973.84.

Property 1561 Rathbone St SW has 10 code complaints on record and was posted as an Abandoned Structure in June 2011 and remains so. Total amount due to Kent County for acquisition: \$7,437.15.

Property 3317 McKee Ave SW has 8 code complaints on record and was posted as an Abandoned Structure in December 2010. Total amount due to Kent County for acquisition: \$11,175.62.

Social Equity – By partnering with area nonprofit housing developers such as Habitat for Humanity and Next Step we create an innovative public-private partnership leveraging public and private resources for neighborhood improvement, the stabilization of property values while expanding affordable, quality housing for persons of low and moderate income households. The City, its citizens and neighborhoods will be benefited and improved by such housing.

Economic Strength – Habitat for Humanity and Next Step will invest private and public philanthropic and grant resources to renovate salvageable homes, and, where appropriate, to build new, resulting in an improved property values. These projects are designed to be catalysts in improving and maintaining property values in the immediate adjacent area.

DISCUSSION:

The State of Michigan under the Blight Area Rehabilitation Act 344 of 1945 states that the conditions that constitute blight are to be broadly construed to permit a municipality to make an early identification of problems and to take early remedial action to correct deterioration and to prevent worsening of blight conditions. The State allows a municipality to acquire properties from the annual tax foreclosure list prior to the county's public auction for public purpose, which includes the remediation of blight.

In 2012 the City of Wyoming worked with the Kent County Land Bank to identify properties upon the tax foreclosure list which were identified by the City as appropriate for neighborhood improvement. The Land Bank took ownership of the various properties and provided for clean title, redevelopment, and transfer of the properties to new home owners and area developers, including both non-profit and for-profit. This was a highly efficient process which resulted in improved neighborhoods while limiting the City of Wyoming investment of resources.

In April 2013, Kent County modified the Land Bank's ability to acquire distressed properties from the tax foreclosure rolls prior to the public auction, directing the Land Bank to work with municipalities in exercising our rights of first refusal. It is the desire of staff to work with City Council to establish a policy allowing for a newly defined relationship with the Land Bank in these matters; in the interim, the City must return to the role of property broker for public good.

Following the County's decision, the City of Wyoming was approached by both Habitat for Humanity and Next Step with requests to acquire property from the tax foreclosure list, allowing for reasonable acquisition costs, through the City, to target specific acquisitions to address blight. A review of the requested properties affirms their location in neighborhoods in need of revitalization, a history of code complaints, and opportunity through development and renovation the ability to improve not only a specific property's value, but which are uniquely situated to act as a catalyst in improving aesthetics and property values of the immediate neighborhood.

BUDGET IMPACT:

The City of Wyoming shall be held harmless by the nonprofit developers for the costs of acquisition of the properties from the tax foreclosure list. While we would need to upfront the purchases at a value of \$31,586.61, all costs shall be reimbursed.

ATTACHMENTS: Draft Nonprofit Developer Agreements
Habitat for Humanity Informational Material
Next Step of West Michigan Informational Material

NON-PROFIT HOUSING DEVELOPERS AGREEMENT TO ACQUIRE TAX FORECLOSED PROPERTY

This AGREEMENT is made and entered into this 17th day of June, 2013 between Habitat for Humanity of Kent County, a Michigan Non-Profit Corporation, 425 Pleasant St. SW, Grand Rapids, MI 49503, hereinafter called "Non-Profit Housing Developer (NPH Developer)", and the City of Wyoming, a Michigan Municipal Corporation, 1155 28th St SW, Wyoming, MI 49509, hereinafter called "City of Wyoming".

Recitals

- A. The State of Michigan has adopted Public Act 344 of 1945 defining "Blighted Property" as a property that is a public nuisance in accordance with local housing, building, plumbing, fire, or other related code or ordinance; is an attractive nuisance because of physical condition or use; or is a fire hazard or is otherwise dangerous to the safety of persons or property; or has had the utilities, plumbing, heating, or sewage disconnected, destroyed, removed, or rendered ineffective so that the property is unfit for its intended use; or the property has code violations posing a severe and immediate health or safety threat.
- B. As provided for in state law, the City of Wyoming may exercise its right of first refusal to remove properties from the County's Tax Foreclosure Sale for the purpose of public good, including for blight remediation.
- C. The City of Wyoming must pay a minimum bid price to the Kent County treasurer which consists of unpaid taxes, interest, penalties, interest and fees (including unpaid notice and recording costs).
- D. The City of Wyoming is participating with the NPH Developer in order to assist with preservation of property values through the elimination or prevention of blight.
- E. A NPH Developer may request the City of Wyoming to acquire on its behalf a tax-foreclosed property located within the City of Wyoming, County of Kent, Michigan. All requests will be submitted to the City of Wyoming City Council for approval. The City of Wyoming reserves the right to approve or reject any Tax Foreclosed Property Request based on the need, pre-existing development plans by the City of Wyoming, or the proximity of the requested property to recent or current investment by the NPH Developer, and the overall reasonableness of the request.
- F. The City of Wyoming has agreed to acquire certain tax-foreclosed property on behalf of the NPH Developer under the terms set forth below.

Terms and Conditions

Now, therefore, in consideration of the mutual covenants, set forth herein, the parties agree as follows:

- 1. The City of Wyoming shall include the NPH Developer's request for the acquisition of the tax foreclosed property(ies) approved by the City of Wyoming City Council from the list attached Exhibit A, hereinafter "Property."
- 2. The City of Wyoming shall take the necessary steps to attempt to acquire the Property with the intent of conveying the Property to the NPH Developer for the public purpose of rehabilitation or new construction for the purposes of stabilizing property values and reducing blight in their target neighborhoods.
- 3. The NPH Developer agrees to complete rehabilitation of the Property within eighteen (18) months of the City of Wyoming's conveyance. The NPH Developer shall comply with all applicable housing and

nuisance codes, all applicable State and Federal laws and regulations, and shall submit any required plans, reports, and appeals to the City of Wyoming as requested. If the rehabilitation or new construction is not completed within twelve (12) months of the conveyance, NPH Developer shall return the property to the City of Wyoming upon request of the City of Wyoming. NPH Developer agrees that it shall return the Property acquired under the terms and conditions of this Agreement to the City of Wyoming under the following circumstances:

- A. It does not successfully obtain insurable title or evict occupants as necessary within twelve (12) months of the City of Wyoming's conveyance.
 - B. It does not complete the required rehabilitation or new construction in accordance with the terms and conditions of this Agreement within 18 months of the City of Wyoming's conveyance (or) receive an extension executed as an addendum of this agreement and based on the City of Wyoming's approval and finding that significant progress has been made and a new deadline is supportable by evidence of schedule and financial support.
 - C. The City of Wyoming, at its sole discretion, determines the NPH Developer has violated any covenant or condition set forth in this Agreement.
 - D. The NPH Developer hereby acknowledges and agrees the acquisition costs they expend, as outlined in Paragraph 7, 8 and 10, of this Agreement shall not be refunded.
4. NPH Developer covenants and agrees to be bound by a final determination made by the City of Wyoming, or its designee, that any or all of the conditions or covenants herein set forth have been breached, and that upon thirty (30) days written notice by the City of Wyoming to the NPH Developer of such a formal determination of breach, the NPH Developer shall surrender and quit unto the City of Wyoming the Property acquired under the terms and conditions of this Agreement.
 5. Upon the occurrence of the events specified in Paragraphs 3 and 4, the City of Wyoming, its successors or assigns, may enter upon the Property or any part then remaining, and terminate the estate hereby conveyed and thereafter hold the land and improvements thereon in fee simple absolute as if this conveyance had never been made.
 6. Any sale, conveyance, lease or transfer of any nature or kind of the Property prior to completion of the rehabilitation or new construction project anticipated in this Agreement by the NPH Developer is hereby prohibited unless said sale, conveyance, lease, encumbrance, or transfer is made with the express, advance written approval of the City of Wyoming.
 7. The NPH Developer shall deposit with the City of Wyoming a good faith deposit equal to \$500.00 per property. The balance of the purchase price will be due at closing between the NPH Developer and the City of Wyoming.
 8. The deposited monies shall be retained by the City of Wyoming to reimburse the City of Wyoming for its acquisition costs, including recording fees at the time the Property is conveyed to the NPH Developer.
 9. If the City of Wyoming fails to acquire and convey the tax-foreclosed property to the NPH Developer it shall return the monies held on deposit to the NPH Developer.
 10. If the City of Wyoming's costs to acquire and convey the Property exceed the monies held on deposit, the NPH Developer shall reimburse and pay to the City of Wyoming its additional incurred expenses at the time of the conveyance of the Property.

11. If the City of Wyoming's costs to acquire and convey the Property are less than the monies held on deposit, the balance shall be returned to the NPH Developer at the time of the conveyance.
12. The City of Wyoming is not obligated to acquire the Property, but will make reasonable efforts to do so. The City of Wyoming is not liable for the failure to acquire the property, or the quality or marketability of the title to any property transferred under this agreement. The City of Wyoming will convey its interest in the Property by quitclaim deed. The City of Wyoming recommends the NPH Developer obtain an opinion of title or title commitment from a recognized title insurance company regarding the condition of title to be conveyed under this agreement. These expenses or additional expenses required to clear titles will be paid by the NPH Developer.
13. The City of Wyoming shall have no obligations to evict any persons occupying the property. The NPH Developer agrees to take all steps necessary to, if necessary evict occupants at its expense.
14. NPH Developer agrees that it shall pay all real and personal property taxes, water bills, nuisance liens, special assessments or any other costs levied against the Property on or before the date said taxes and/or special assessments become due and payable.
15. No party to this agreement shall have the right to assign its rights or delegate its obligations under this Agreement without the prior written consent of all other parties hereto.
16. Miscellaneous
 - a. This Agreement shall be binding upon, and shall inure to the benefit of, each of the parties hereto and their successors and assigns.
 - b. This Agreement shall be governed by and construed according to the laws of the State of Michigan.
 - c. The invalidity or unenforceability of any term or provision in this Agreement shall not affect the validity or enforceability of any of the remaining terms and provisions in the Agreement, all of which shall remain in full force and effect.
 - d. This Agreement constitutes the entire agreement of the parties regarding the subject matter hereof and all prior agreements with respect thereto are merged herein.
 - e. This Agreement may be amended only by a written instrument signed by all parties hereto.
 - f. This Agreement may be signed in one (1) or more counterparts, all of which together shall constitute one (1) and the same document.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first written above.

CITY OF WYOMING, a
Michigan Municipal Corporation

By: _____
SIGNATORY OR AGENT

Attest: _____

STATE OF MICHIGAN)
)SS
COUNTY OF KENT)

On this _____ day of _____, 2013, before me, the subscriber, a Notary Public in and for said County, personally appeared SIGNATORY OR AGENT of the City of Wyoming, Kent County, Michigan, to me known to be the same person described in and who has executed the within instrument, and acknowledged the same to be his free act and deed.

Notary Public, Kent County, Michigan
My commission expires _____

By _____

Its _____

STATE OF MICHIGAN)
) SS
COUNTY OF KENT)

The foregoing instrument was acknowledged before me this _____ day of _____, 2013, by _____, the Executive Director of _____, a Michigan Non-Profit Corporation, on behalf of said corporation.

Notary Public, Kent County, MI
My Commission Expires _____

Prepared by: _____

EXHIBIT A

City of Wyoming Tax NPH Developer Foreclosed Property Request Form

Name of Organization: Habitat for Humanity of Kent County

Address: 425 Pleasant SW, Grand Rapids, MI 49503

Name of Staff Responsible for Request: Ivor Thomas Title: Director of Community Development

Phone: 616 588 5256

Email: ithomas@habitatkent.org

Note: The City of Wyoming is participating with the NPH Developer in order to assist with preservation of property values through the removal or prevention of blight. As such the NPH Developer must provide documentation of proof that the properties being requested are part of the organization's comprehensive revitalization plan, past, or current efforts. This can be exhibited through but not limited to:

- Providing a board approved geographic target area
- Providing existing current written community revitalization plans for the area that includes the requested property.
- Providing proof that the organization has completed the rehabilitation or new construction properties within a defined target area that includes the requested property
- The City of Wyoming is willing to consider other reasonable requests for properties based on the general need to reduce blight and preserve property values.

Please list the properties your organization is requesting. Attach the requested documentation to validate that the properties being requested meet the goal of the City of Wyoming to preserve property values through the elimination or prevention of blight.

Please call Rebecca Rynbrandt at 616-261-3520 to find out the amount required to purchase a specific property.

PP#	House Number	Street	Amount
411702153017	1561	Rathbone St SW	\$7,437.15
411702184016	1210	Rathbone St SW	\$12,973.84

Please note that the City of Wyoming requires deposit payment in full by July 15th.

Signatory of **NPH Developer:** By signing below, I affirm I have the legal authority to make this request on behalf of the organization/agency.

Name, Title

_____ Date _____



building blocks

a habitat for humanity campaign
to restore west michigan neighborhoods

A HEALTHY, HAPPY FAMILY



“Living in our own home allows us to be a real family with a comfortable schedule. We no longer bounce around from house to house and base our schedules around others. The kids have a regular bedtime without distractions. We are able to make dinner as a family. Habitat has made us a normal, happy, healthy family.”

- Habitat Homeowner



THE BUILDING BLOCKS CAMPAIGN IS A WAY WE CAN RESTORE HOPE TO LOCAL FAMILIES SEEKING TO LIVE IN A SAFE, AFFORDABLE, STABLE NEIGHBORHOOD



Dear Friends:

For the last 30 years, Habitat for Humanity of Kent County has been partnering with volunteers and donors to empower low-income families to make homeownership a reality. By providing no interest loans to families who use sweat equity to help build their homes, Habitat improves our neighborhoods and community.

This year, Habitat Kent embarks on a new mission. In addition to continuing work on single-family homes, we are also embracing a new plan to restore entire neighborhood blocks. We call this the Neighborhood Revitalization Initiative.

Through our work over the next several years, we intend to rehab and construct new homes, beautify local neighborhoods and restore stability to regions in our community that have fallen on hard times. To do this, we need your help.

Habitat Kent recently launched the Building Blocks campaign, a \$5 million fundraising effort to rebuild local neighborhoods and help families in need. We have agreed to chair this initiative because we believe that Habitat for Humanity is one of the premiere organizations dedicated to housing and neighborhood revitalization in our region.

The Building Blocks campaign is a way you can restore hope to local families seeking to live in a safe, stable neighborhood. Please join us in supporting this critical mission. Our success will demonstrate that with love, faith and support, Kent County residents can enjoy the dignity of a safe, affordable place to raise their families.

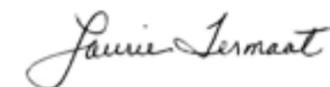
Sincerely,



Ted Adornato
Campaign Co-Chair



John Benz
Campaign Co-Chair



Laurie Termaat
Campaign Co-Chair

CAMPAIGN CABINET

CHAIRS

Ted Adornato
John Benz
Laurie Termaat

CABINET MEMBERS

Paul Boyer
John Canepa
Ann Bradley Cazer
Charlie Clark
Mike Clarke
Brian Cloyd
Jane DeGroot
Larry Erhardt, Jr.
Chuck Fridsma
Char Grasmeyer
Mark Greiner
Bob Herr
Dirk Hoffius
John Jackoboice
Jack and Rita Kirkwood
Dan LaMore
Dan Molhoek
Dick and Judy Morrison
Hal Nelson
Carol Paine-McGovern
Andrew Rassi
Missy Summers
Craig VanEss
Russ Visner
Beth Wierenga
Brian Wierenga

**Our vision is to construct new homes, rehabilitate vacant ones,
beautify local neighborhoods and restore social and economic stability.**

OUR HISTORY:

406 FAMILIES

30 YEARS

Our mission has never changed, but our services have expanded and adapted to the changing housing needs in our community. The support of thousands of volunteers and donors have made our legacy possible.

1983

Habitat for Humanity of Kent County opens



1984

Habitat Kent builds first house, 1057 Thomas St. SE



2000

Habitat Kent builds 100th house, 756 Hogan St. SW



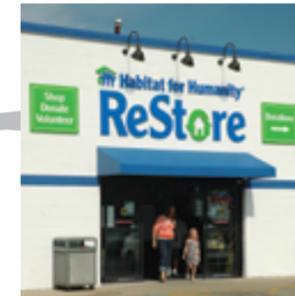
2004

Habitat Kent teaches students green construction skills



2004

First Habitat Kent ReStore opens



2006

Habitat Kent builds nation's first affordable LEED home, 925 Cass Ave. SE



2007

Every new home Habitat Kent builds is LEED-certified



2009

Habitat Kent completes first LEED-certified rehab, 721 Griggs St. SW



2011

Habitat Kent launches *A Brush With Kindness*



2011

Habitat Kent opens ReStore on Alpine Ave. NW



2011

Habitat Kent dedicates 300th house, 335 Freyling Place SE



2012

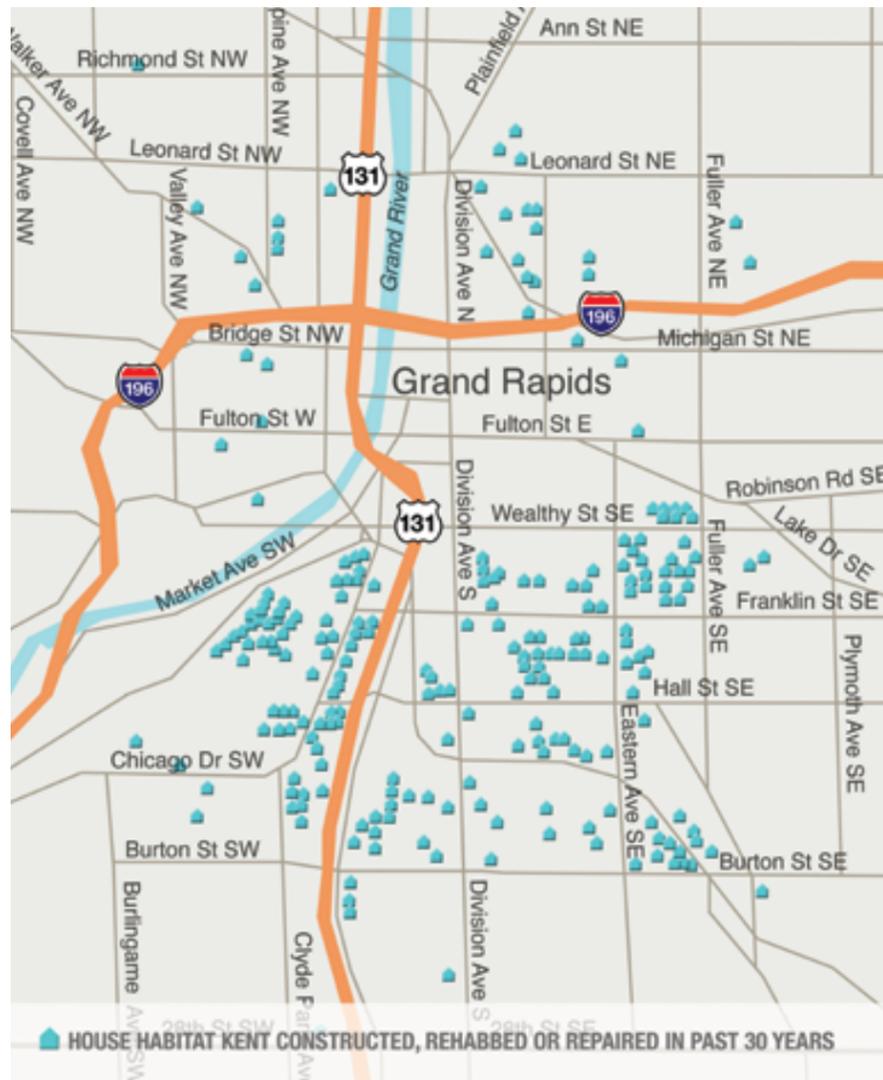
Habitat Kent builds 100th LEED-certified house, 319 Freyling Place SE



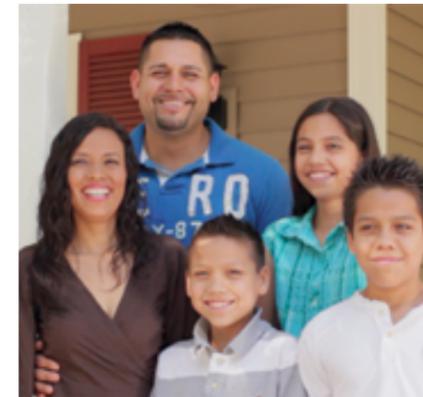
2012

Habitat Kent helps 406th family

30 YEAR IMPACT



Habitat Kent has concentrated its efforts on the urban core of Grand Rapids. We've partnered with the community to construct 292 new houses, rehab 56 homes and repair 58 properties for low-income families.



HOMEOWNERSHIP

We have built or rehabbed 348 homes and have worked with families to develop skills for successful homeownership. Before buying their home with a no interest mortgage, homebuyer families put in 300-500 sweat equity hours assisting with construction, learning financial management and developing home maintenance skills. Their mortgage payments then provide Habitat Kent with a steady source of funds to build homes for other hardworking families.

To qualify, a household must earn 30-60% of the area median income, demonstrate a need for a home and be willing to partner through sweat equity and mortgage payments.



HOME CONSTRUCTION

In 30 years, we've helped 406 families with affordable housing through new construction, rehab and repairs. We've constructed 292 new homes; since 2007, all have been LEED-certified to help families reduce energy costs by as much as \$30,000 over the life of their mortgage.

In response to the foreclosure crisis, we began rehabilitating vacant houses in Grand Rapids. In three years, we've rejuvenated struggling neighborhoods with 56 rehabbed homes for families.

Recognizing a need in Kent County beyond home construction, we began assisting homeowners with housing repairs they couldn't perform themselves due to age, disability or income. Since 2011, we've performed 58 A Brush With Kindness projects to help qualified households with exterior painting, landscaping and minor home repairs.



RESTORE

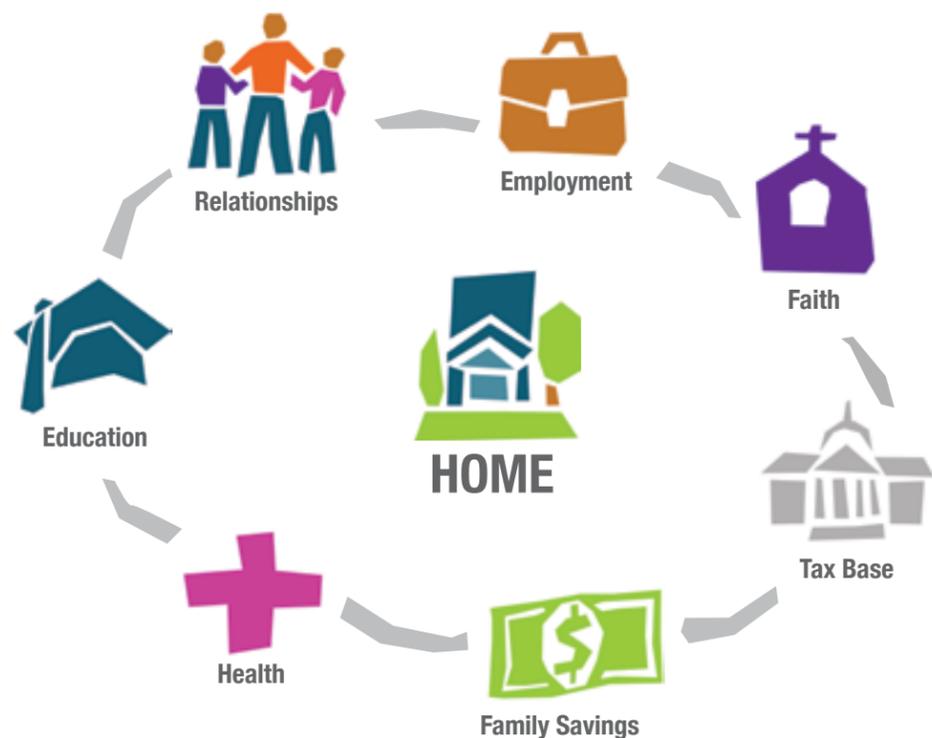
Habitat for Humanity ReStore sells new and used building materials and home improvement products to the community at discounted prices. Habitat Kent opened its Division ReStore in 2004 and its Alpine ReStore in 2011.

In eight years, our ReStores have generated over \$1 million in direct funding to Habitat Kent – enough to build nine homes! Through donations to our stores, we've diverted nearly 4,000 tons of material from the landfill.

WHEN WE HELP A FAMILY

Before settling into their home, a typical Habitat family moves every 1-2 years. Moving is hard. Kids have to adjust to a new school and make new friends. Parents have to wonder how long they'll be able to stay before the apartment affects their health or the landlord raises rent. Worries like these make it difficult to think about anything else.

A safe and affordable home puts an end to the worry. A stable home allows its residents to focus on the future. Health and family relationships improve. Employment stabilizes. Families save money, invest in their neighborhood, strengthen local schools and broaden the city's tax base.



When someone has a place to call home, it alters the way they live. It's a starting point. It creates stability. Grades improve. Health improves. Relationships improve.

WE HELP OUR COMMUNITY

Every Habitat family helps create a ripple effect that spreads throughout the community. Neighbors are inspired to make improvements on their own homes. Vacant houses decrease and property values increase. The city receives increased taxes to improve local schools and transit. This is the beginning of neighbors working together to create a better community for themselves and future generations.



THE NEED: AFFORDABLE HOUSING IN SUSTAINABLE NEIGHBORHOODS



BEFORE



AFTER

Families need neighborhoods and neighborhoods need families. Right now in Grand Rapids, both are in crisis.

Families living below the area’s median income face heartbreaking choices. Some squeeze into one-bedroom apartments since it’s all they can afford. Others can’t afford groceries after paying rent. Thousands in our city don’t have a place they can truly call home:

- In Grand Rapids, 58% of four-person families making \$31,250 or less cannot find affordable housing
- Nearly 2,700 families in Grand Rapids make ends meet by living with another family
- 35% of Grand Rapids children live in poverty; of those, 79% live in substandard housing

Many families who did own a home had to abandon it. Our urban neighborhoods that used to thrive have been devastated by foreclosure:

- Since 2004, more than 9,000 homes in Kent County have foreclosed
- In 2012, 1 out of 6 single-family homes in Grand Rapids foreclosed

The homes left behind create a negative space in our neighborhoods. Vacant houses lower property values, decrease the tax base, become hubs for criminal activity and further accelerate the decline of neighborhoods. When families suffer, neighborhoods suffer too.

That’s why Habitat Kent is doing more than building houses, we’re building blocks. Affordable housing and neighborhood revitalization go hand in hand and both are at the heart of what we do. We work with families, volunteers, organizations and communities to build, rehabilitate and repair homes, and now entire neighborhoods.



Homeownership through affordable housing and neighborhood revitalization is at the heart of everything Habitat Kent does.



Together we can build community, restore hope to families and revitalize our neighborhoods.

THE SOLUTION: BUILDING BLOCKS

WHO

Habitat for Humanity of Kent County

WHAT

In response to the devastation the housing crisis has had in Grand Rapids neighborhoods, we are shifting our focus to revitalizing neighborhood blocks rather than individual homes. **We are raising \$5 million** to restore the neighborhoods that strengthen our community.

WHEN

July 2013 – June 2015

WHERE

Westside neighborhoods of Grand Rapids

WHY

Habitat Kent has helped over 400 families with their homes in 30 years. The Building Blocks campaign will allow us to help 200 more within two years. However, this even goes beyond each family; this will strengthen our entire community.

By focusing improvements on multiple houses within a targeted neighborhood, an entire block is restored; homeowners have more reason to take pride in their homes and continue improving them. Property values increase. Crime falls. City services improve. Civic engagement increases. The community becomes stronger.

We've selected these target neighborhoods to complement the state's revitalization efforts. Michigan's Neighborhood Stabilization Program has invested funding to revitalize Grand Rapids neighborhoods that are close to jobs, schools and public transportation. By revitalizing these neighborhoods, we're collaborating with the state and other organizations to create a more sustainable community.

HOW

Habitat Kent has the ability to restore struggling neighborhoods by:

- Tearing down 18 dilapidated properties and building new homes
- Rehabbing 22 vacant homes
- Performing minor repairs and weatherization for 160 homes
- Improving ReStore locations to increase sustainable funding for building efforts



THE IMPACT:

200 HOMES IN 2 YEARS

With your investment we can help 200 local families build, rehab or renovate their home and make improvements to our ReStores that will increase sustainable revenue for Habitat Kent.

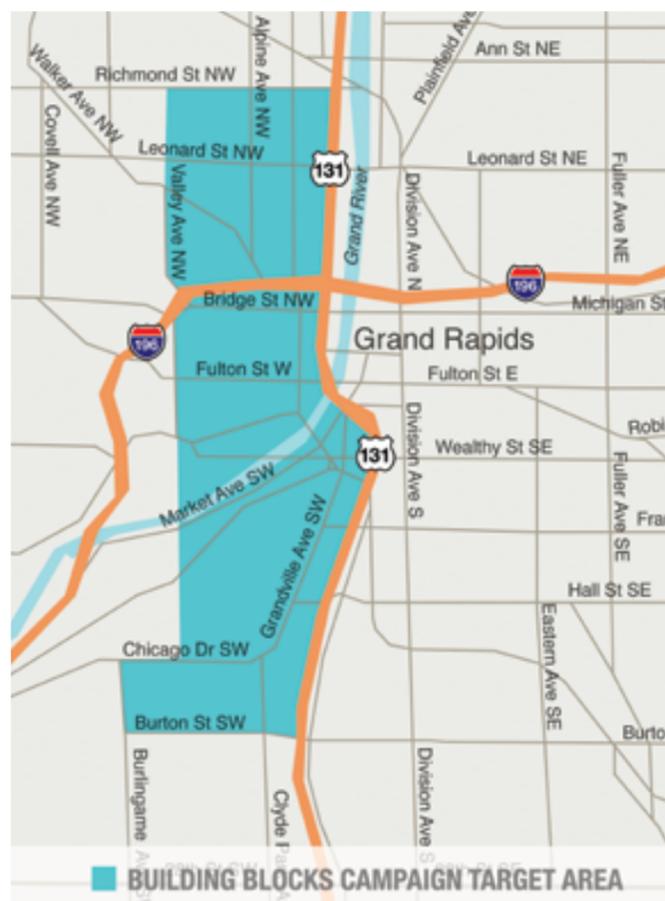
With \$5 million, we'll cover the \$4.7 million needed for home construction and \$300,000 for ReStore improvements.

\$4,700,000 Home Construction and Revitalization

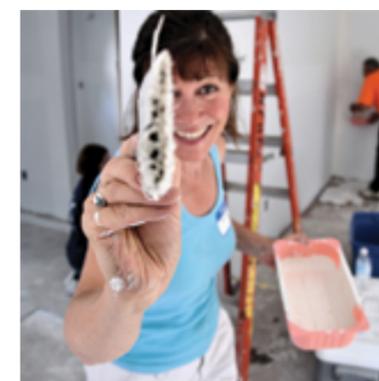
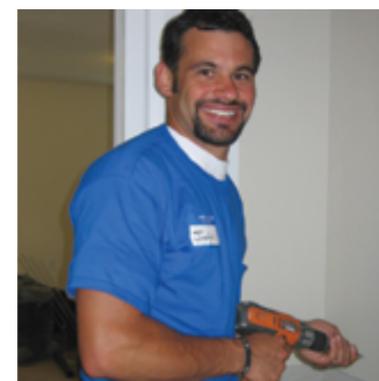
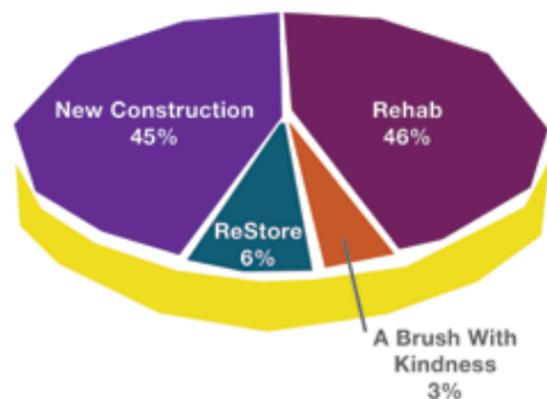
- 18 new construction homes
- 22 rehabbed homes
- 160 *A Brush With Kindness* projects

\$300,000 ReStore Improvements

- Covered donation drop-off area
- Parking lots improvements
- Repair leaking roof



Campaign Funding



HOW YOU CAN HELP

The Building Blocks campaign is seeking \$5 million in community philanthropy to fund the restoration of Grand Rapids neighborhoods. You can help us achieve these goals by supporting this campaign through:

- A onetime cash gift
- A multiple year pledge (may be paid over a three year period)
- A gift of appreciated assets (i.e. stock)
- Donation of a salable asset (i.e. property, automobile, collectibles, etc.)
- An estate gift

Habitat for Humanity of Kent County is a qualified 501(c)3 nonprofit organization. Your charitable gift is tax deductible to the full extent of state and federal law.



“My children will always have a place they can call home.”
– Habitat Homeowner



building blocks

a habitat for humanity campaign
to restore west michigan neighborhoods



A Habitat homeowner on the day of her dedication.



building blocks

a habitat for humanity campaign
to restore west michigan neighborhoods



a habitat for humanity campaign
to restore west michigan neighborhoods

How **BUILDING BLOCKS** Will Transform Neighborhoods

In the past Habitat has found that when it builds several houses on the same block, other residents on that block begin to improve their homes, helping improve the appearance of the whole block. The **Building Blocks** initiative will accelerate that process because in selected neighborhoods, Habitat will:

- Build new homes on empty lots or on lots where houses are so dilapidated they need to be torn down.
- Perform major rehabilitation (down-to-the-studs) of houses in severe disrepair.
- Work with every willing owner-occupied home in the neighborhood to perform minor repairs, cosmetic external repairs and painting and weatherization, and to install landscaping. Most of this work will be performed with no cost to the homeowner except their sweat equity as they work with our volunteers and staff. This part of the initiative is called "A Brush With Kindness."

The goal is to improve every owner-occupied home in the neighborhood. The result of these combined actions will create an entire neighborhood that appears refreshed and void of blight. We believe this investment in and restoration of the neighborhoods will stabilize these neighborhoods and their associated schools, create pride to maintain homes and yards, lower crime, and limit future foreclosures.

We have selected these target neighborhoods to complement the state's revitalization efforts. Michigan's Neighborhood Stabilization Program has invested funding to revitalize Grand Rapids neighborhoods that are close to jobs, schools and public transportation. By revitalizing these neighborhoods, we are collaborating with the state and other organizations to create a more sustainable community. Habitat for Humanity of Kent County serves our entire county through all of our programs and services. The focus for the Building Blocks Campaign is West Side neighborhoods.

NON-PROFIT HOUSING DEVELOPERS AGREEMENT TO ACQUIRE TAX FORECLOSED PROPERTY

This AGREEMENT is made and entered into this 17th day of June, 2013 between Next Step of West Michigan, a Michigan Non-Profit Corporation, 906 S Division, Grand Rapids, MI 49507, hereinafter called “Non-Profit Housing Developer (NPH Developer)”, and the City of Wyoming, a Michigan Municipal Corporation, 1155 28th St SW, Wyoming, MI 49509, hereinafter called “City of Wyoming”.

Recitals

- A. The State of Michigan has adopted Public Act 344 of 1945 defining “Blighted Property” as a property that is a public nuisance in accordance with local housing, building, plumbing, fire, or other related code or ordinance; is an attractive nuisance because of physical condition or use; or is a fire hazard or is otherwise dangerous to the safety of persons or property; or has had the utilities, plumbing, heating, or sewage disconnected, destroyed, removed, or rendered ineffective so that the property is unfit for its intended use; or the property has code violations posing a severe and immediate health or safety threat.
- B. As provided for in state law, the City of Wyoming may exercise its right of first refusal to remove properties from the County’s Tax Foreclosure Sale for the purpose of public good, including for blight remediation.
- C. The City of Wyoming must pay a minimum bid price to the Kent County treasurer which consists of unpaid taxes, interest, penalties, interest and fees (including unpaid notice and recording costs).
- D. The City of Wyoming is participating with the NPH Developer in order to assist with preservation of property values through the elimination or prevention of blight.
- E. A NPH Developer may request the City of Wyoming to acquire on its behalf a tax-foreclosed property located within the City of Wyoming, County of Kent, Michigan. All requests will be submitted to the City of Wyoming City Council for approval. The City of Wyoming reserves the right to approve or reject any Tax Foreclosed Property Request based on the need, pre-existing development plans by the City of Wyoming, or the proximity of the requested property to recent or current investment by the NPH Developer, and the overall reasonableness of the request.
- F. The City of Wyoming has agreed to acquire certain tax-foreclosed property on behalf of the NPH Developer under the terms set forth below.

Terms and Conditions

Now, therefore, in consideration of the mutual covenants, set forth herein, the parties agree as follows:

- 1. The City of Wyoming shall include the NPH Developer’s request for the acquisition of the tax foreclosed property(ies) approved by the City of Wyoming City Council from the list attached Exhibit A, hereinafter “Property.”
- 2. The City of Wyoming shall take the necessary steps to attempt to acquire the Property with the intent of conveying the Property to the NPH Developer for the public purpose of rehabilitation or new construction for the purposes of stabilizing property values and reducing blight in their target neighborhoods.
- 3. The NPH Developer agrees to complete rehabilitation of the Property within eighteen (18) months of the City of Wyoming’s conveyance. The NPH Developer shall comply with all applicable housing and

nuisance codes, all applicable State and Federal laws and regulations, and shall submit any required plans, reports, and appeals to the City of Wyoming as requested. If the rehabilitation or new construction is not completed within twelve (12) months of the conveyance, NPH Developer shall return the property to the City of Wyoming upon request of the City of Wyoming. NPH Developer agrees that it shall return the Property acquired under the terms and conditions of this Agreement to the City of Wyoming under the following circumstances:

- A. It does not successfully obtain insurable title or evict occupants as necessary within twelve (12) months of the City of Wyoming's conveyance.
 - B. It does not complete the required rehabilitation or new construction in accordance with the terms and conditions of this Agreement within 18 months of the City of Wyoming's conveyance (or) receive an extension executed as an addendum of this agreement and based on the City of Wyoming's approval and finding that significant progress has been made and a new deadline is supportable by evidence of schedule and financial support.
 - C. The City of Wyoming, at its sole discretion, determines the NPH Developer has violated any covenant or condition set forth in this Agreement.
 - D. The NPH Developer hereby acknowledges and agrees the acquisition costs they expend, as outlined in Paragraph 7, 8 and 10, of this Agreement shall not be refunded.
4. NPH Developer covenants and agrees to be bound by a final determination made by the City of Wyoming, or its designee, that any or all of the conditions or covenants herein set forth have been breached, and that upon thirty (30) days written notice by the City of Wyoming to the NPH Developer of such a formal determination of breach, the NPH Developer shall surrender and quit unto the City of Wyoming the Property acquired under the terms and conditions of this Agreement.
 5. Upon the occurrence of the events specified in Paragraphs 3 and 4, the City of Wyoming, its successors or assigns, may enter upon the Property or any part then remaining, and terminate the estate hereby conveyed and thereafter hold the land and improvements thereon in fee simple absolute as if this conveyance had never been made.
 6. Any sale, conveyance, lease or transfer of any nature or kind of the Property prior to completion of the rehabilitation or new construction project anticipated in this Agreement by the NPH Developer is hereby prohibited unless said sale, conveyance, lease, encumbrance, or transfer is made with the express, advance written approval of the City of Wyoming.
 7. The NPH Developer shall deposit with the City of Wyoming a good faith deposit equal to \$500.00 per property. The balance of the purchase price will be due at closing between the NPH Developer and the City of Wyoming.
 8. The deposited monies shall be retained by the City of Wyoming to reimburse the City of Wyoming for its acquisition costs, including recording fees at the time the Property is conveyed to the NPH Developer.
 9. If the City of Wyoming fails to acquire and convey the tax-foreclosed property to the NPH Developer it shall return the monies held on deposit to the NPH Developer.
 10. If the City of Wyoming's costs to acquire and convey the Property exceed the monies held on deposit, the NPH Developer shall reimburse and pay to the City of Wyoming its additional incurred expenses at the time of the conveyance of the Property.

11. If the City of Wyoming's costs to acquire and convey the Property are less than the monies held on deposit, the balance shall be returned to the NPH Developer at the time of the conveyance.
12. The City of Wyoming is not obligated to acquire the Property, but will make reasonable efforts to do so. The City of Wyoming is not liable for the failure to acquire the property, or the quality or marketability of the title to any property transferred under this agreement. The City of Wyoming will convey its interest in the Property by quitclaim deed. The City of Wyoming recommends the NPH Developer obtain an opinion of title or title commitment from a recognized title insurance company regarding the condition of title to be conveyed under this agreement. These expenses or additional expenses required to clear titles will be paid by the NPH Developer.
13. The City of Wyoming shall have no obligations to evict any persons occupying the property. The NPH Developer agrees to take all steps necessary to, if necessary evict occupants at its expense.
14. NPH Developer agrees that it shall pay all real and personal property taxes, water bills, nuisance liens, special assessments or any other costs levied against the Property on or before the date said taxes and/or special assessments become due and payable.
15. No party to this agreement shall have the right to assign its rights or delegate its obligations under this Agreement without the prior written consent of all other parties hereto.
16. Miscellaneous
 - a. This Agreement shall be binding upon, and shall inure to the benefit of, each of the parties hereto and their successors and assigns.
 - b. This Agreement shall be governed by and construed according to the laws of the State of Michigan.
 - c. The invalidity or unenforceability of any term or provision in this Agreement shall not affect the validity or enforceability of any of the remaining terms and provisions in the Agreement, all of which shall remain in full force and effect.
 - d. This Agreement constitutes the entire agreement of the parties regarding the subject matter hereof and all prior agreements with respect thereto are merged herein.
 - e. This Agreement may be amended only by a written instrument signed by all parties hereto.
 - f. This Agreement may be signed in one (1) or more counterparts, all of which together shall constitute one (1) and the same document.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first written above.

CITY OF WYOMING, a
Michigan Municipal Corporation

By: _____
SIGNATORY OR AGENT

Attest: _____

STATE OF MICHIGAN)
)SS
COUNTY OF KENT)

On this _____ day of _____, 2013, before me, the subscriber, a Notary Public in and for said County, personally appeared SIGNATORY OR AGENT of the City of Wyoming, Kent County, Michigan, to me known to be the same person described in and who has executed the within instrument, and acknowledged the same to be his free act and deed.

Notary Public, Kent County, Michigan
My commission expires _____

By _____

Its _____

STATE OF MICHIGAN)
) SS
COUNTY OF KENT)

The foregoing instrument was acknowledged before me this _____ day of _____, 2013, by _____, the Executive Director of _____, a Michigan Non-Profit Corporation, on behalf of said corporation.

Notary Public, Kent County, MI
My Commission Expires _____

Prepared by:

EXHIBIT A

City of Wyoming Tax NPH Developer Foreclosed Property Request Form

Name of Organization: Next Step of West Michigan

Address: 906 S Division Ave, Grand Rapids, MI 49507

Name of Staff Responsible for Request: Scott Jonkhoff Title: Executive Director

Phone: 616 334 6421

Email: scott@nextstep-wm.org

Note: The City of Wyoming is participating with the NPH Developer in order to assist with preservation of property values through the removal or prevention of blight. As such the NPH Developer must provide documentation of proof that the properties being requested are part of the organization's comprehensive revitalization plan, past, or current efforts. This can be exhibited through but not limited to:

- Providing a board approved geographic target area
- Providing existing current written community revitalization plans for the area that includes the requested property.
- Providing proof that the organization has completed the rehabilitation or new construction properties within a defined target area that includes the requested property
- The City of Wyoming is willing to consider other reasonable requests for properties based on the general need to reduce blight and preserve property values.

Please list the properties your organization is requesting. Attach the requested documentation to validate that the properties being requested meet the goal of the City of Wyoming to preserve property values through the elimination or prevention of blight.

Please call Rebecca Rynbrandt at 616-261-3520 to find out the amount required to purchase a specific property.

PP#	House Number	Street	Amount
411713301035	3317	McKee Ave SW	\$11,175.62

Please note that the City of Wyoming requires deposit payment in full by July 15th.

Signatory of **NPH Developer:** By signing below, I affirm I have the legal authority to make this request on behalf of the organization/agency.

Name, Title

_____ Date _____

Our Mission

Next Step is a faith-based nonprofit employing people coming out of prison or rehab and providing them with a community of support that will help them integrate into the workforce, regain hope and empower themselves to create a better future.

Our Vision

We are committed to hiring people who face the challenge of finding employment out of jail or rehab and connecting them with community support. We walk alongside them in their trials and successes as they develop life skills by working full-time, building relationships in the community and taking steps to transform their lives.

Our Values

Life transformation

We see a person for who they are today and not by their past because we know it's possible for people to change; we see it happen every day.

Dedication

By providing employees with continual support and encouragement, they begin to have more faith in themselves and that's when life transformation occurs.

Faith

The love and support we offer employees stems from our faith in Jesus. It empowers them to keep fighting, even when the odds are against them.

Sustainability

We strive to create job opportunities that increase financial, social and environment sustainability for our employees, community and organization.

Next Step's business model as a nonprofit is "turned on its head" We have envisioned a nonprofit that has life impact and transformation at its heart with its financial model anchored in sustainability. Approximately 85% of its revenue is through a delivery of services or goods. The remaining 15% are investment gifts that fund administration costs or provide for new initiatives and increased capacity.

**85% From
Services**

**15% From
Investors**



* percentages vary slightly from year to year



Getting things done.

Invest

Sustainability is a strong component of Next Step's nonprofit business model. As a result of our work projects, we're nearly 85% sustainable, but still rely on gifts to run day-to-day operations. Your gift can make a huge impact!

Social Enterprise

Help by investing in good business, and kingdom work. We recently had the opportunity to buy, remodel, and sell 7 homes. This takes cash flow, and the banks were not lending. We had an individual who came forward to loan Next Step the money to get this project started. This investment in the work of Next Step has provided work for many, has given us the capital to buy and start the rehab process on these homes, and the investor will get a return on the original loan. This type of investment is smart kingdom work, and God is honored when his people come together to create change.

Financial or in-kind gift are graciously accepted and go a long way in helping to make a difference for employees who are restoring their lives.

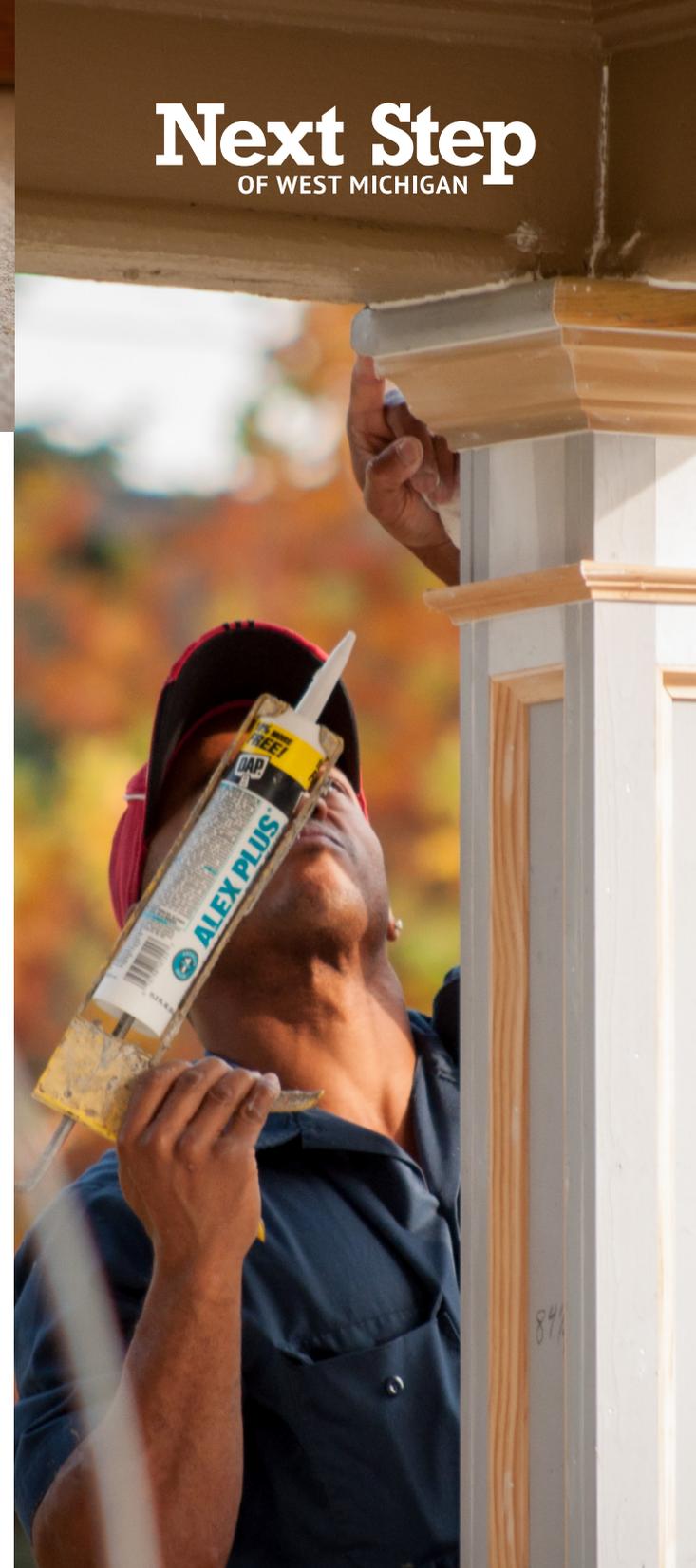
Next Step of West Michigan is a 501(c)3 and contributions are tax-deductible to the fullest extent allowable by law.

Next Step of West Michigan

906 South Division
Grand Rapids
MI 49507

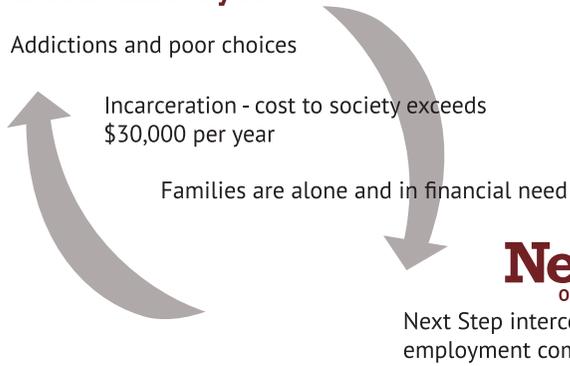
Tel. 616-243-4477

Fax. 616-243-4478



Next Step
OF WEST MICHIGAN

A Viscous Life Cycle



Hope for New Life

Family support is now possible - future generations are affected

There is a positive social and economical impact within our community

Employment and supporting relationships are critical contributors to life change

Construction & Maintenance

Next Step provides contractor work at competitive prices. Our licensed and insured staff performs a full range of construction, rehab and maintenance services.

General Contracting services include: Commercial projects, New residential construction, Home restoration.

Sub-Contracting services include: Demolition, Cleaning, Interior and exterior painting, Framing, Drywall, Trim, Remodeling, Wood floor refinishing, Roofing, Siding, Windows, Yard maintenance.

Have a job that doesn't fall within those categories? Let us know! We are flexible with client requests and will consider what we can do to accommodate your specific needs.

About Us

Imagine your life without a car or a job. Imagine your fears applying for a job with a criminal record or trying to overcome an addiction.

These are the challenges our workforce faces as they seek employment. For practically every one of them the answer to a job application is, "No." That one word cripples a person's spirit, suppressing their glimmer of hope for a brighter future.

We are dedicated to helping men and women who have had doors shut in their faces.

We give hope to those others have given up on.

We believe in the life changing power of commitment.

We look at a person for who they are now, not by their past. Not everyone employed at Next Step experiences success, but we are here for every person who is trying to begin a journey of working full-time, taking responsibility for their actions and contributing to their community.

We are here for them. We come alongside them, encouraging them and providing an opportunity for employment. This one opportunity could be their next step for life transformation.

Hire Next Step

Next Step performs construction, property maintenance, assembly and production services. With competitive pricing, precision and timely delivery, we've established excellent working relationships with Starbucks, the City of Grand Rapids, local corporations and property owners.

Our crews are supervised by licensed professionals. Please support our mission by letting Next Step bid on your next project.



Manufacturing Services

Contract Packaging services: Packaging, Bundling, Bagging, Labelling

Industrial Services services: Collating, Kit assembly, Part assembly, Light machining, Sorting, Inspection

The manufacturing division allows Next Step to work closely with employees to build relationships, improve job skills and nurture personal growth.



2007

Property is purchased in the core city, and men who cannot find work are paid to do the renovation.

These men share their lives and stories together, and the dream of 'Next Step' is born.

2008

April, 2008: Next Step receives its 501c3 non-profit status.

3 men are on the construction team, doing cleaning, trash-outs, simple maintenance work; 2008 Budget \$125,000

2009

Next Step becomes a Community Development partner with the City of Grand Rapids, and becomes a certified contractor in the Neighborhood Stabilization Program (N.S.P).

Through the N.S.P. initiative, Next Step acquires the contracts for 6 full remodel projects

2010

Construction team grows to 10 men, and Next Step's reputation for quality work continues to grow; 2010 Budget \$775,000.

All NSP 1 projects are completed, and sold, on time and within budget requirements.

2011

Next Step signs up for N.S.P. 2 5 full remodel projects are secured.

Next Step becomes a certified supplier for Starbucks. 22 men and women are hired, 60% of the warehouse is transformed into a production facility. Crew assembles, packs and ships 25,000 bracelets a day.

2012

Next Step production continues its work with Starbucks, and has started to secure future contracts for production / assembly work.

Working relationship with the Kent County Land Bank Authority begins.

2012 Budget exceeds \$1,000,000

STAFF REPORT

Date: June 3, 2013

Subject: Special Event Ordinance

From: Eric Tomkins, Recreation Supervisor
Tim Cochran, City Planner

Cc: Rebecca Rynbrandt, Director of Community Services
Jim Carmody, Chief of Police

Meeting Date: June 10, 2013

RECOMMENDATION:

It is recommended that the City Council repeal Division 4 of Article 5 in the Code of the City of Wyoming and approve the addition of Chapter 15, Article 1 to the Code of the City of Wyoming “Special Events”.

SUSTAINABILITY CRITERIA:

Environmental Quality – Revising the ordinance language related to special events will allow for better understanding by individuals and organizations who desire to hold special events, as to the impact those events have on the City of Wyoming and adjoining properties; resources (public and private); and to mitigate or eliminate environmental impacts, such as traffic congestion, noise, etc. In addition, the new language provides for better collaboration between City departments and hosts of such events.

Social Equity – Revising the Ordinance language related to special events allows for the City of Wyoming to apply equitable standards and guidelines to all proposed special events in the City of Wyoming.

Economic Strength – Businesses, churches, and non-profit organizations such as hospitals and Chambers of Commerce often create special events to attract customers, promote products and organizational awareness, and raise funding. The special events ordinance shall strengthen public-private partnerships, protect community infrastructure and neighborhood quality of life, in tandem with ensuring the economic vitality of the community.

DISCUSSION:

The City of Wyoming is regularly approached by individuals and organizations desiring to hold special events in the city. The current ordinance language regarding special events (now referred to as general assemblies) is outdated and does not adequately address many of the circumstances that apply to the types of special events that are now regularly proposed and held in the city. Revising the ordinance language develops an informed, efficient, publicly transparent process for the City of Wyoming to review and approve special event requests. The new language clarifies the process for applying for a special event permit and provides direction to the individual/organization as to what aspects need to be addressed in order to coordinate and hold the event in a satisfactory and safe manner. In addition, the revision identifies what qualifies as a violation related to the provision of a special event.

BUDGET IMPACT:

In many cases, private and non-profit special events (e.g. Metro Cruise, The 99, Metro Health Village 5K Run, etc.) require a significant amount of City administrative, staff and equipment support to the exclusion, reduction, or increased costs of municipal services. In light of economic constraints, the ordinance provides for the assessment of necessary fees to reduce or eliminate subsidies by the City of Wyoming for such special events.

ORDINANCE NO. _____

AN ORDINANCE TO ADD CHAPTER 15, ARTICLE I
TO THE CODE OF THE CITY OF WYOMING
ENTITLED "SPECIAL EVENTS"

THE CITY OF WYOMING ORDAINS:

Section 1. That Chapter 15, Article I is hereby added to the Code of the City of Wyoming to read as follows:

ARTICLE I
SPECIAL EVENTS

Sec. 15-1. Findings of Facts.

The city council finds that the interest of the public health, safety and welfare of the citizens of the city requires the regulation, licensing and control of special events drawing upon the space, health, sanitation, fire, police, transportation, utilities and other public services regularly provided in this city or those events contrary to the provisions of applicable zoning codes.

Sec. 15-2. Definitions.

The following words, terms and phrases, when used in this ordinance, shall have the meaning ascribed to them in this section, except where the context clearly indicates a different meaning:

Agreement means any document that is required between the applicant and the city addressing the requirements and expectations when approval is granted regarding the organization, promotion and conduct of a special event.

Applicant means any person or entity who is seeking approval to organize, promote and conduct a special event.

Application means the initial request form, submitted by the applicant, related to the request to organize, promote and conduct a special event.

Fee means any monetary charge related to the organization, promotion and conduct of a special event.

Special event (major) means any event, attended daily by 300 or more participants; all or any part of which includes entertainment, amusement, theatrical exhibition, public show, display, fundraising or other assemblages, including, but not limited to block parties, parades, musical festivals, cultural festivals, fitness events or similar gatherings. Special event (major) may also

include those events conducted over a period of greater than five (5) days, even if attendance does not exceed 300 participants daily, or if the event is deemed to have a significant potential impact to the city.

Special events (minor) means any event attended daily by less than 300 participants, and/or such activity contrary to normal provisions of allowed use or restrictions within a zoning district such as off premise temporary food vendors and/or miscellaneous retail sale of non-customary store products. Special event (minor) may also include any event that is deemed to have a significant potential impact to the city, including but not limited to, lack of available parking, impact to businesses/residents or event duration.

Special event (major or minor) does not mean:

(1) An event which is conducted or sponsored by a governmental unit or agency on public owned land.

(2) An event held entirely within the confines of a privately owned, permanently enclosed and covered structure (pursuant to compliance with existing codes and ordinances addressing the use of said structure).

Special event coordinator means that individual designated by the city as a liaison between the applicant and city departments.

Participant means any person who obtains admission to a special event.

Permit means any required approval form related to the request for and/or organization, promotion and conduct of a special event.

Sponsor means any person who assists with the organization, financing, promotion and conduct of a special event.

15-3. Violations.

It shall be unlawful for an applicant, his/her employee or agent, to knowingly:

(1) Conduct a special event without first making application and obtaining permit as defined in this article.

(2) Conduct a special event in such a manner as to create a public or private nuisance.

(3) Conduct, or allow within the special event, any obscene display, exhibition, show, play, entertainment or amusement.

(4) Allow any person on the premises to cause or create a disturbance in, around or near the special event by obscene or disorderly conduct.

Sec. 15-4. Waiver of provisions by city manager or city council.

The city manager or designee, in writing, may alter, amend or waive the provisions of this ordinance with respect to any applicant if deemed to be in the best interest of the city and the amount of waived fees would be less than \$7,500.00. The city council, by resolution, may alter, amend or waive the provisions of this ordinance with respect to any applicant if deemed to be in the best interest of the city and the amount of waived fees would be more than \$7,500.00. Requests to alter, amend or wave any provision must be in writing and provide the rationale for the waiver. All such requests shall be submitted to the city clerk sufficiently in advance of the proposed special event to allow proper consideration. The special event coordinator will evaluate the proposed waiver, including potential consultation with city departments, to provide a recommendation to the city manager or city council.

15-6. Application contents and fee.

An application for a permit to conduct a special event must be made in writing to the city clerk at least 120 days prior to a major event, and 60 days prior to a minor event. The application shall be accompanied by a non-refundable fee in an amount established by resolution of the city council. Application made without the required information will not be accepted and will result in review delays. The application shall include the following information.

Required information:

- (1) Names, mailing addresses, phone numbers and any other pertinent contact information of the applicant.
- (2) A description of the proposed special event including purposes, dates, times of operation, expected daily attendance, and method of participant admittance.
- (3) The address of the proposed location for the special event with ownership contact information. Where ownership is not vested with the applicant, an affidavit from the owner consenting to the special event shall be provided at the time of application.
- (4) Sketch plan identifying event boundaries or course, activity areas and parking.
- (5) Insurance. Applicant shall provide the city with a certificate of insurance in an amount acceptable to the city for the special event. If the special event is to be held on private property, the certificate of insurance provided to the city shall name the city as a certificate holder. If the special event is to be held on city property, applicant shall provide the city with a certificate of insurance naming the city as an additional insured and shall execute the standard indemnification

agreement as required by the city.

(6) If the applicant is proposing to sell alcoholic beverages during the event, applicant shall provide proof that applicant has obtained all required licenses or permits from the Michigan Liquor Control Commission as required for the type of special event.

Additional information may be required at some time during the application process or before a permit is issued. Special events require considerable preparation for their proper operation and to protect the public health, safety and welfare. The following provides potential areas of concern that may have to be addressed in the review and approval of the special event.

- (1) Police and fire protection.
- (2) Facility clean-up including trash and waste disposal.
- (3) Electrical and water service.
- (4) Security plan.
- (5) Access and parking control plan.
- (6) Noise control and abatement.
- (7) Lighting and illumination plan.
- (8) Signage and advertising.
- (9) Concessions and/or food and beverage items.
- (10) Vendors.
- (11) Traffic management and parking plan, including the proposed use of city streets if desired. If off-premise parking is proposed, affidavits shall be provided from the respective property owners consenting to the use of their properties.
- (12) First aid plan (including medical facilities, staffing and emergency vehicles).
- (13) Emergency plan (including event cancellation procedures).
- (14) Sanitation plan.
- (15) Communications plan.
- (16) Inclement weather procedures.
- (17) Staffing and volunteer plan.
- (18) Merchandising.
- (19) Equipment to be used (including tents, inflatable activities, tables, booths, etc...)

Sec. 15-7. Review procedures.

Upon acceptance of the application by the city clerk, the submittal package shall be forwarded to the special event coordinator. The coordinator shall distribute pertinent information to the appropriate city departments for evaluation. The coordinator shall be a liaison between the applicant and respective city departments to align city services and required permits to best implement the proposed special event. Within 30 days of filing the application, the coordinator shall conclude the review and investigation and report the findings with a recommendation for approval including any conditions of operation, or denial, to the city manager or designee. If the permit is recommended for approval, applicant will be provided with an agreement by the special event coordinator addressing all requirements, fees, additional permits and expectations related to the special event. The permit may be denied if:

- (1) The applicant fails to comply with any or all requirements of this ordinance, or with any or all conditions imposed, or with any other applicable provision of state or local law.
- (2) The applicant has knowingly made a false, misleading or fraudulent statement in the application or in any supporting documents.
- (3) For any other reason in the reasonable exercise of the city's discretion. Such reasons can include, but are not limited to; prior commitments of city services, schedule conflicts, facility capacities, prior performance of the applicant or his/her employees or agents, failure to follow city rules and regulations, lack of adequate city staff to provide support for the proposed special event, and for the protection of the city, city residents and event participants.

Appeals for reconsideration of denials may be made to the city manager or designee. Any appeal must be filed within 10 days after denial.

Sec. 15-8. Revocation.

The special event coordinator may revoke a permit whenever the applicant, an employee or agent fails, neglects or refuse to fully comply with all provisions and requirements set forth in this ordinance, any agreement entered into as part of the application process or with any other applicable provisions, regulations, ordinances, statutes or law. In the event the actions of the applicant result in a danger to the health, safety and welfare of the citizens of the city or the patrons or participants of the special events, the special events coordinator may order an immediate revocation of the permit and require immediate cessation of all activities. Appeals of the revocation may be made to the city manager or designee. Any appeal must be filed within 24 hours after notice of revocation.

Sec. 15-9. Penalty.

Violation of any provision of this Article shall be a misdemeanor punishable as provided by this Code.

Section 2. This ordinance shall be in full force and effect on the _____ day of _____, 2013.

I hereby certify that the above-entitled Ordinance was adopted by the City of Wyoming at a _____ session of the City Council held on the _____ day of _____, 2013.

Heidi A. Isakson
Wyoming City Clerk

Ordinance No. _____

JRS/sak
3/12/13

ORDINANCE NO. _____

AN ORDINANCE TO REPEAL DIVISION 4 OF ARTICLE V
TO THE CODE OF THE CITY OF WYOMING

THE CITY OF WYOMING ORDAINS:

Section 1. That Division 4 of Article V of the Code of the City of Wyoming, entitled
“Outdoor Assemblies” is hereby repealed.

Section 2. This ordinance shall be in full force and effect on the _____ day of
_____, 2013.

I hereby certify that the above-entitled Ordinance was adopted by the City of Wyoming at a
_____ session of the City Council held on the _____ day of _____, 2013.

Heidi A. Isakson
Wyoming City Clerk

Ordinance No. _____

RESOLUTION NO. _____

RESOLUTION TO AUTHORIZE THE MAYOR AND CITY CLERK TO EXECUTE AN AGREEMENT BETWEEN THE CITY OF WYOMING AND THE HEART OF WEST MICHIGAN UNITED WAY FOR ADMINISTRATION OF THE KENT COUNTY/GRAND RAPIDS/WYOMING REGION'S CONTINUUM OF CARE

WHEREAS:

1. The City of Wyoming has experienced an increase in panhandling, homeless camps, and persons who are homeless over the course of the last five years.
2. The U.S. Department of Housing and Urban Development (HUD) allows the use of Community Development Block Grant (CDBG) funds to support programs that seek to address needs associated with persons and families that are homeless or at risk of being homeless.
3. In its 2013-2014 budget, the City of Wyoming has approved funding the areas Continuum of Care (CoC) administration, which also serves as the Coalition to End Homelessness, in an amount not to exceed \$10,000.
4. The Kent County/Grand Rapids/Wyoming region's CoC is administered by the Heart of West Michigan United Way.

NOW, THEREFORE, BE IT RESOLVED:

1. The Wyoming City Council does hereby approve the Agreement between the City of Wyoming and Heart of West Michigan United Way.
2. The Wyoming City Council authorizes the Mayor and/or City Manager to sign the Agreement and all necessary legal documents as may be required.

Moved by Councilmember:

Seconded by Councilmember:

Motion carried: Yes
 No

I hereby certify that the foregoing Resolution was adopted by the City Council for the City of Wyoming, Michigan at a regular session held on:

Heidi A. Isakson, Wyoming City Clerk

Attachment: Agreement

Resolution No. _____

STAFF REPORT

Date: June 3, 2013

Subject: United Way Sub-recipient Agreement per the Administration of Continuum of Care/Coalition to End Homelessness

From: Rebecca Rynbrandt, Director of Community Services

Cc: Maureen Noe, President/CEO, United Way

Meeting Date: June 10, 2013

RECOMMENDATION:

It is recommended that the City Council enter into an agreement with the Heart of West Michigan United Way (United Way) to provide administrative services for the Kent County/Grand Rapids/Wyoming region's Continuum of Care (CoC) which also serves as the areas Coalition to End Homelessness.

SUSTAINABILITY CRITERIA:

Environmental Quality – The CoC is a body required by HUD to ascertain needs represented throughout Kent County, including the City of Wyoming, related to persons and families who are homeless or at risk of becoming homeless. The CoC works to increase the supply of decent, safe, emergency shelter, transitional housing, and affordable housing for those who are homeless or at risk of becoming homeless.

Social Equity – The CoC works to expand the capacity of nonprofits in meeting the needs of persons who are homeless, while strengthening and leveraging private sector partnerships between the state and local governments to provide housing and other necessary programs to address the needs of persons and families who are homeless or at risk of becoming homeless.

Economic Strength – Approximately \$5 million dollars of federal and state grant funds are applied for, received, and administered by the CoC. These funds support local unites of government and area nonprofits in the creation and implementation of programs designed to assist persons and families who are homeless or at risk of becoming homeless.

DISCUSSION:

The federal government recognizing the growing trend of homelessness has emphasized Community Development Block Grant (CDBG) funds as a means of addressing such needs at the local level. Over the last five years, the City of Wyoming

has seen an increase in reported cases of panhandling, homeless camps, and persons who are homeless throughout the community. In response, the City has assigned myself to become an active member of the CoC/Coalition to End Homelessness Steering Committee, identified support of the CoC in its CDBG program Consolidated Action Plan as a priority, and approved \$10,000 in the 2013-2014 budget to support the administration of the CoC.

For many years the CoC has been administered by the Salvation Army. Recently the Kent County Essential Needs Task Force has re-engineered itself, and the CoC administration is being transferred to the United Way.

BUDGET IMPACT:

Per HUD regulation, a sub-recipient agreement is required between the City and United Way for these purposes. Council has approved funding in the 2013-2014 CDBG budget, not to exceed \$10,000, for this purpose.

ATTACHMENTS:

Resolution
Agreement

**CONTRACT BETWEEN
THE CITY OF WYOMING
AND
THE HEART OF WEST MICHIGAN UNITED WAY
JULY 1, 2013 THROUGH JUNE 30, 2014**

THIS CONTRACT, entered into this ____ day of _____, 2013, effective from July 1, 2013 through June 30, 2014 and by and between the City of Wyoming (hereinafter called the "City"), located at 1155 – 28th Street, SW, Wyoming, MI 49509, a Michigan municipal corporation organized and existing under the laws of the State of Michigan, and The Heart of West Michigan United Way, a Not-for-Profit Corporation, located at 118 Commerce SW, Grand Rapids Michigan, 49503 (hereinafter called "United Way").

WITNESSETH THAT:

WHEREAS, the City, as a recipient of funds through the U.S. Department of Housing and Urban Development (HUD), supports the administration of various activities intended to alleviate and reduce the problems of homelessness in the Kent County area, which includes the City of Wyoming; and

WHEREAS, the City also supports the administration of services to its homeless population through United Way; and

WHEREAS, the City and area nonprofit agencies obtain resources to deal with the problems of homelessness from HUD by submitting funding applications through United Way in response to Notices of Funding Availability published by HUD; and

WHEREAS, HUD requires that such funding applications contain a "Continuum of Care" strategy setting forth the needs and related priorities for the use of funds to deal with the problems of homelessness in the Kent County area, which includes the City of Wyoming; and

WHEREAS, the problems of homelessness will only increase in severity if funding from HUD is curtailed or lost; and

WHEREAS, the City desires to provide partial funding to United way for a position, created by and housed at United way, whose sole responsibility will be to provide the coordination and consultation necessary to develop and prepare the annual Continuum of Care strategy, required to obtain HUD funding needed to address the problems of homelessness, in accordance with all policies, procedures and requirements which have been or, from time to time, may be prescribed by the City;

NOW, THEREFORE, the City and United way do mutually agree as follows:

1. Project Objective.

The project objective of this Contract is herein established as the standard to be used by the City to determine the impact and effectiveness of the services and activities to be performed by United Way under Section 2 below. The objective of said services and activities is to reduce the

problems of homelessness by providing funding to United way, to annually develop and prepare the Continuum of Care strategy required to obtain HUD funding.

2. Scope of Services.

In order to accomplish the project objective defined in Section 1 above, United Way shall perform in a lawful, satisfactory and proper manner, the following services and activities:

- a. United Way may use a portion of the funds allocated to it by the City for the cost of providing the coordination and consultation needed to develop and prepare a Continuum of Care strategy, which is necessary to obtain funding from HUD to address the problems of homelessness in the Kent County area, which includes the City of Wyoming.
- b. United Way will invoice and collect from the City a total of TEN THOUSAND and NO/100 DOLLARS (\$10,000.00) to be used to reimburse United Way the cost of providing the coordination and consultation needed to develop and write a Continuum of Care strategy.
- c. United Way, with each invoice it submits to the City, shall provide a written status report on the progress being made to develop the Continuum of Care strategy.

3. Time of Performance.

- a. On July 1, 2013, United Way shall commence performance of the services and activities required under this Contract.
- b. United Way shall continue to perform such services and activities until the expiration of this Contract on June 30, 2014, unless otherwise terminated pursuant to the terms of this Contract.

4. Compensation and Method of Payment.

- a. As full compensation for United Way's satisfactory performance under this Contract, the City hereby agrees to pay United Way the amount of TEN THOUSAND and NO/100 DOLLARS (\$10,000.00) in accordance with the following schedule:
 - 1) The City shall pay United Way TEN THOUSAND and NO/100 DOLLARS (\$10,000.00) in two (2) equal installments of FIVE THOUSAND and NO/100 DOLLARS (\$5,000.00). The last installment shall only be payable after the Continuum of Care strategy is completed and submitted to HUD by the application deadline established by HUD.
- b. It is expressly understood by and between the City and United Way that in no event shall the total compensation and reimbursement, if any, to be paid to United Way pursuant to this Contract, exceed the maximum sum of TEN THOUSAND and NO/100 DOLLARS (\$10,000).

5. Financial Transparency.

The parties hereby agree that transparency and full disclosure relating to the sources and uses of public funds are important objectives and goals to be accomplished by way of this agreement.

United Way agrees that it will maintain an operational internet website accessible to the general public. United Way further agrees that it will, as well as provide copies of these documents, disclose current financial information displaying in standard format annual audited financial statements, budget documents, balance sheets, income and expenditure statements, statement of retained earnings or fund balance, monthly or quarterly budget or funds report on its website to reasonably inform the public about its finances. United Way agrees to provide necessary technical information (link, URL, etc.) for the City to appropriately connect the public from its website to United Way's financial webpage.

6. Continued Funding.

The City makes no implied or explicit guarantee, offer or representation of future funding from the City beyond the termination of this Contract. The City further makes no implied or expressed guarantee that it will not terminate this Contract and the funding supplied with this Contract pursuant to the terms and conditions of Section 24.

7. Finance Procedures.

The City, in its sole discretion, has the authority to suspend, reduce or disallow any payment(s) of funds to United Way under Section 4 herein, notwithstanding any other provision of this Contract, upon written notice to United Way when the internal fiscal controls and records are changed without the City's approval, or when, in the opinion of the City, there is a reasonable likelihood that funds may be misused, misappropriated or spent for an ineligible purpose as defined within this Contract.

- a. Any unearned payments under this Contract may be suspended by the City upon United Way's refusal to accept and comply with any additional conditions or requirements of the City.
- b. Any unearned payments under this Contract may be suspended or reduced if the funding sources for this Contract are reduced or suspended or terminated for any reason.

8. Donations and Fees.

Donations and fees which are received by United Way in connection with provision of services under this Contract shall be included in its monthly financial reports in a balance sheet and operating statement presentation showing disposition of such donations and fees.

9. Contract Modifications.

The City, from time to time, may expand, diminish or otherwise modify the project objective, scope of services, or any other contract provision related thereto, which United Way is required to perform pursuant to Sections 1 and 2 of this Contract; provided, however, that such modifications are mutually agreed upon by the City and United Way, and incorporated into written amendments to this Contract after approval by the City.

10. United Way's Failure of Performance.

- a. Breach of Contract. The failure of United Way to provide any work or services required by this Contract in a satisfactory and timely manner shall be a material breach of this Contract.

- 1) The City shall determine whether the work is satisfactorily completed.
 - 2) In the event the City determines the services provided pursuant to this Contract have not been performed in a timely or satisfactory manner, the City shall notify United Way and allow United Way ten (10) days to cure any such failure to perform services in a timely manner.
 - 3) In the event United Way fails to cure the unsatisfactory or untimely work or performance pursuant to the requirement of subsection (2) above, the County may take any other action permitted by law or this Contract, including but not limited to termination or reduction in compensation to United Way.
- b. Reduction of Compensation by the City. In the event United Way fails to perform, in a timely and proper manner, any of the services or activities required under this Contract, the City may reduce or modify the compensation payable hereunder to United Way in a manner which appropriately reflects such reduction or diminution of services or activities.
- c. Termination by the City. In the event United Way fails to fulfill in a timely and proper manner, any of the terms, conditions, or obligations of this Contract, or if United Way violates any of the covenants, agreements, or stipulations of this Contract, the City with sixty (60) days written notice to United Way, may terminate this Contract with no further liability to United Way beyond that expressly provided for within Section 9 hereof.
- 1) In the event this Contract is terminated:
 - a) All data, documents, drawings, maps, models, photographs, reports, studies, and surveys which have been or were prepared by United Way with City funds pursuant to the Contract, shall become the property of the City; and
 - b) United Way shall receive just and equitable compensation for any work which United Way satisfactorily completed pursuant to this Contract, subject to subsection 2) b) below.
 - 2) It is agreed that nothing contained herein shall:
 - a) Deprive the City of any additional rights or remedies, either at law or in equity or under the terms, conditions, obligations, covenants, agreements, and stipulations of this Contract, which it may respectively assert against United Way upon failure to fulfill any of the terms, conditions, obligations, covenants, agreements, or stipulations of this Contract; or
 - b) Relieve United Way of any liability to the City for any damages sustained by the City as a result of any breach of this Contract by United Way; and if it sustains such damages, the City may withhold as a set off any payments due United Way, until such time as an exact amount of damages sustained by the City is properly and legally determined unless otherwise terminated pursuant to the terms of this Contract.

- 3) Nothing contained herein shall prohibit the City and United Way from mutually agreeing to terminate this Contract.

11. Reports and Information.

- a. Financial Records and Reports. United Way agrees to make and maintain adequate financial records in a form satisfactory to the City. Such financial records and reports shall reflect all costs and expenses incurred in performing this Contract and records of the use of all consideration received pursuant to this Contract. Financial records and reports of United Way shall conform to the regulations found at 24 CFR Part 85 entitled "Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments" and OMB Circular A-110 entitled "Grants and Agreements with Institutions of Higher Education, Hospitals, and Other Nonprofit Organizations."
- b. General Operational Information. Every three (3) months, starting three (3) months from the effective date of this contract, United Way shall make a written report to the City as may be required from time to time by the City. Such written reports shall include, but shall not be limited to, a description of all services which have been rendered pursuant to this Contract since the last preceding such report and shall be in a form and shall contain such other information as the City may specify. Failure of United Way to submit within a reasonable time such reports regarding the operations of United Way shall be considered a material breach of this Contract. The Agency shall provide a final report to the City no later than July 31, 2014.
- c. Administrative Practices and Policies. United Way shall follow and conform to the administrative practices and policies established for its operation by United Way. United Way hereby assures the City that said administrative practices and policies include, but are not limited to, a statement concerning employment, salary, wage rates, working hours, holidays, fringe benefits (health, hospitalization, retirement, etc.).
- d. Equal Opportunity Employment. United Way shall implement and adhere to all pertinent Equal Opportunity Compliance Procedures, as adopted by the City and all other applicable Federal, State, civil rights and equal opportunity laws and regulations.
- e. Community Development Program Reports. United Way shall maintain case files on each household served which include name, address, target area, size of household, sex, race, handicap status, and age of head of household. The Contractor shall submit the following reports, in formats approved by the City, by July, 31, 2014.
- f. Annual Performance Report. This must detail levels of service given and include a full description of each activity to be assisted (or being assisted) with City CDBG funds, including its location (if the activity has a geographical locus), and the amount of CDBG funds budgeted for the activity. At the conclusion of the contract period, a report will be required affirming how the funds were obligated and expended in comparison to budget and projected geographical impact.
- g. Demographic Report. An annual and unduplicated demographic report containing data on the extent to which each racial and ethnic group and single headed households (by gender and household head) have applied for, participated in, or benefitted from, any program or activity funded in whole or in part with CDBG funds.

In addition, United Way agrees to submit special reports when requested.

- h. Catalog of Federal Domestic Assistance (CDFA). The City, as a pass-through entity for Federal awards, is providing the following CDFA information to United Way as a CDBG Sub-recipient to be used for their single audit and any reporting to the federal government required by the non-profit organization:

CDFA Program Title – Community Development Block Grants/Entitlement Grants

CDFA Number – 14.218

Agency Office – Department of Housing & Urban Development/Office of Community Planning & Development

Type of Assistance – A-Formula Grants

Award Year – 2013/2014

Project – United Way-Administration

Project Description – Kent County area residents, which includes the City of Wyoming, have affordable administration of homeless programs for the purpose of providing a suitable living environment.

Project Funding - \$10,000

12. Eligible Costs of United Way.

Under this Contract, a cost incurred or expenditure made by or pursuant to this Contract shall be fully documented and shall be in conformance with any limitations or exclusions of applicable Federal, State and local laws, rules and regulations and conditions mandated by the City, including OMB Circular A-122, entitled "Cost Principles for Nonprofit Organizations."

13. Records and Documentation.

- a. Establishment and Maintenance of Records. United Way shall establish and maintain all necessary records concerning any matter covered by this Contract which, from time to time, may be required by the City.
- b. Unless otherwise expressly authorized by the City, United Way shall maintain all records related to this Contract, including financial records and accounts, for a period of six (6) years after receipt of final payment under this Contract.
- c. If any litigation, claim, or audit is started before the expiration of the six (6) year period, the records shall be retained by United Way until all litigation, claims or audit findings involving the records have been resolved.

14. Audits and Inspections.

- a. At any time during normal business hours and as often as the City may deem necessary to ensure proper accounting for all project funds, United Way shall:
 - 1) Make available to the City all checks, payrolls, time records, invoices, contracts, vouchers, orders and other data, information, and material concerning any matter covered by this Contract; and

- 2) Permit the City, or its designee, to audit, examine, excerpt, or transcribe all checks, payrolls, time records, invoices, contracts, vouchers, orders or other data, information and material concerning any matter covered by this Contract; and
 - 3) Allow the City, or its designee, to review such documents pertaining to this Contract and the Continuum of Care strategy that are considered as backup to the operation of United Way, regardless of funding source.
- b. Within one hundred eighty (180) days after the end of its fiscal year, United Way shall provide to the City an audit meeting the requirements of OMB Circular A-133, entitled "Audits of States, Local Governments, and Non-Profit Organizations".
 - c. The Contractor is required to compare the amounts reported on their audited financial statements to the City's records to ensure accuracy in reporting the correct amounts of expended federal awards.

15. Conflict of Interest.

- a. United Way covenants that no conflict of interest exists and no person having any conflicting interest in this Contract shall be employed for the purpose of performing the services and activities set forth in the scope of services (Section 2) of this Contract or fulfilling the terms, conditions, obligations, covenants, agreements, or stipulations herein.
- b. United Way shall establish safeguards to prohibit employees from using positions for a purpose that is or gives the appearance of being motivated by a desire for private gain for themselves or others, particularly those with whom they have family, business or other ties.

16. Assignment and Transfer of Interest; Subcontracting.

United Way shall not assign or transfer, whether by assignment or notation, any interest in this Contract, or subcontract any performance or portion hereof pursuant to this Contract without the prior written consent of the City; provided, however, that claims for money due or to become due United Way from the City pursuant to this Contract may be assigned or transferred to a bank, trust company, or other financial institution without such consent, and United Way shall promptly notify the City of any such assignment or transfer.

17. Lobbying and Political Activities.

None of the money, compensation, reimbursement, funds, property or services provided, directly or indirectly, under, by or pursuant to this Contract shall be used for any partisan political activity or to further the election or defeat of any candidate for any public office, or for propaganda designed to support or defeat any legislation pending before the Congress of the United States, the Michigan State Legislature or the City.

18. Save Harmless Clause.

United Way shall indemnify and save harmless the City against any and all damages to property or injuries to or death of any person or persons, including the property and employees or agents of the City, and United Way shall defend, indemnify and save harmless the City from any and all claims, demands, suits, liabilities and/or payments, actions, or proceedings of any kind or nature, including workers' compensation claims, of or by anyone whomsoever, in any way resulting from

or arising out of the operations in connection with this Contract, including the operations of subcontractors, and the acts or omissions of employees or agents of United Way or its subcontractors. Any insurance coverage specified herein and in any special conditions constitutes the minimum requirements, and said requirements shall in no way lessen or limit the liability of United Way under the terms and conditions of this Contract. United Way shall procure and maintain, at its own costs and expense, any additional kinds and amounts of insurance that, in its own judgment, may be necessary for its proper protection in performing its obligations under this Contract.

19. Debarred or Ineligible Contractors.

The sub-recipient agrees to abide by the provisions of 24 CFR Part 24, which include but are limited to the following:

HUD funds may not be used to directly or indirectly to employ, award contracts to, or otherwise engage the services of any contractor or sub-recipient during any period of debarment, suspension, or placement or ineligibility status.

Sub-recipients should check all contractors, subcontracts, and vendors against the Federal publication that lists debarred and ineligible contractors. The Excluded Parties List of debarred contractors can be found at <https://www.sam.gov>.

20. Federal Uniform Administrative Requirements.

This section lists certain administrative standards required by the federal government, as City expenditures for these contracted services are funded through the City's Community Development Block Grant program using Department of Housing and Urban Development (HUD) funds. CTW will comply with the requirements and standards specified in the following federal regulations:

OMB Circular A-122, "Cost Principals for Non-Profit Organizations".

OMB Circular A-110 (Attachments A, B, C, F, H, N and O), "Grants and Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Organizations".

OMB Circular A-133, "Audits of Institutions of Higher Education and Other Non-Profit Institutions".

Subpart K of 24CFR570, "Other Program Requirements", except that CTW does not assume the City's environmental responsibilities or the responsibility for initiating the environmental review process.

Subpart J of 24CFR570.504(c), HUD Program Income Requirements.

Subpart J of 24CFR570.502(a)(7), Reversion of Assets.

21. Insurance.

United Way shall purchase and maintain, at its sole expense and as long as it is providing services to City, the following insurance coverage:

- a. Commercial General Liability – Occurrence form, including coverage for bodily injury, personal injury, property damage (broad form), premises/operations, blanket contractual, and products/completed operations. Coverage shall be endorsed to include City as an additional insured for work performed by United Way in accordance with this Agreement.

Minimum Limits:

\$1,000,000 per occurrence/\$2,000,000 general aggregate
\$2,000,000 aggregate for products and completed operations
\$1,000,000 personal and advertising injury

- b. Automobile – Michigan no-fault coverage, and residual automobile liability, comprehensive form, covering owned, hired, and non-owned automobiles. Coverage shall be endorsed to include the City as an additional insured for work performed by United Way in accordance with this Agreement.

Minimum Limits:

No-fault coverage – statutory
\$500,000 per person/\$1,000,000 per accident – bodily injury
\$500,000 per occurrence – property damage
or
A combined single limit of \$1,000,000 per occurrence

- c. Workers' Compensation and Employer's Liability – Statutory coverage or proof acceptable to the City of approval as a self-insurer by the State of Michigan.

Minimum Limits:

Workers' Compensation – statutory
Employer's Liability - \$100,000 each accident/\$100,000 disease – each employee
\$500,000 disease – policy limit

- d. Professional Liability – Covering acts, errors or omissions of a professional nature committed or alleged to have been committed by United Way or any of its subcontractors. Coverage shall be effective upon the date of this Agreement and shall remain effective for a period of three (3) years after the date of final payment hereunder. Such coverage shall be endorsed to include any subcontractors hired by United Way.

Minimum Limits:

\$1,000,000 per occurrence, \$1,000,000 annual aggregate

- e. Insurance coverage shall cover all claims against the City, its officials and employees, arising out of the work performed by United Way or any of its subcontractors under this Agreement. Should any work be subcontracted, it shall be the responsibility of United Way to maintain Independent Contractor's Protective Liability Insurance with limits equal to those specified above for Commercial General Liability Insurance. In addition, United Way shall provide proof of Workers' Compensation Insurance for all subcontractors in compliance with the required statutory limits of the State of Michigan.

- f. Said policies of insurance shall be with companies licensed to do business in the State of Michigan and in a form satisfactory to the City. All insurance companies must maintain a rating of B+, VIII or better from A.M. Best Company. Certificates of insurance with a thirty (30) day cancellation clause shall be filed with and approved by the City at least five (5) days in advance of commencing work under this Agreement. Upon request, United Way shall provide the City with a complete certified copy of the policies for the above coverage's. Cancellation, material restriction, nonrenewal or lapse of any of the required policies shall be grounds for immediate termination of this Agreement by City. Any reduction or exhaustion in the limits of required insurance coverage shall not be deemed to limit the indemnification afforded in accordance with this Agreement or any amendments thereto. Depending on the subject matter of the transaction, the City may require other insurance coverage in addition to the coverage's contained herein.

22. Civil Rights.

- a. United Way agrees that it will not discriminate as to provision of services pursuant to this Contract or as to hiring or terms or conditions of employment based on race, creed, color, religion, national origin, sex, marital status, height, weight, age, or disability unrelated to an individual's ability to perform the duties of a particular job or position.
- b. United Way will, in all solicitations or advertisements for employees placed by or on behalf of United Way, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, height, weight, marital status, sex, age, national origin, or disability unrelated to an individual's ability to perform the duties of a particular job or position.
- c. United Way will send to each labor union or representative of workers with which United Way has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the City, advising the labor union or workers' representative of United Way's commitments under this nondiscrimination clause and shall post copies of this notice in conspicuous places available to employees and applicants for employment under this Contract.
- d. In the event of United Way's noncompliance with the nondiscrimination clauses of this Contract or with any of such rules, regulations or orders, this Contract may be canceled, terminated, or suspended in whole or in part.

23. Compliance with the Law.

In performing the Services and Activities required under this Contract and in fulfilling the terms, conditions, obligations, covenants, agreements and stipulations of this Contract, United Way shall comply with all applicable Federal, State and local laws including but not limited to the following: the Architectural Barrier Act of 1968, as amended, 42 USC § 4151 *et seq.*; the Barrier Free Design Act, 1966 PA 1, as amended, MCL 125.1351 *et seq.*; the Davis-Bacon Act, as amended, 40 USC § 3141 *et seq.*; the Copeland Anti-Kickback Act, as amended, 18 USC § 874, 40 USC § 3145, and as supplemented by 29 CFR Part 3; and the Federal Fair Labor Standards Act of 1938, as amended, 29 USC § 201 *et seq.*

24. Severability of Provisions.

By: _____
Heidi A. Isakson, City Clerk Date

UNITED WAY,

By: _____
Maureen Noe, President/CEO Date

By: _____
Geoff Bremer, Vice President of
Finance Date

Approved as to form:

Jack R. Sluiter, City of Wyoming

RESOLUTION NO. _____

RESOLUTION TO ESTABLISH A
COMPENSATION SYSTEM FOR PAID ON CALL FIRE FIGHTERS

WHEREAS:

1. The City of Wyoming employs Paid on Call Fire Fighters that are currently paid an hourly rate of pay.
2. On November 7, 2011, the City Council adopted Resolution number 24037, to approve Memorandums of Understanding with the Wyoming City Employees Union and the Administrative and Supervisory Association that included provisions for implementation of a program whereby employees in non-public safety positions are trained as reserve Fire Fighters and respond to calls for service.
3. Employees in the Wyoming City Employees Union and Administrative and Supervisory Association receive \$2,500 compensation pro-rated based on the number of calls they respond to as part of the program.
4. It is recommended a similar program be implemented for Paid on Call Fire Fighters.

NOW, THEREFORE, BE IT RESOLVED:

1. Paid on Call Fire Fighters' hourly rate of pay shall be established by the City Manager in accordance with the annual budget authorization, the City Charter and City Code and shall be paid in accordance with City payroll procedures.
2. Effective July 1, 2013, in addition to the hourly rate of pay, Paid on Call Fire Fighters shall receive annual compensation of \$2,500, pro-rated based on the number of calls they respond to, with the pro-ration calculation as follows:
 - A Paid on Call Fire Fighter who responds to 90%-100% of the calls will receive \$2,500.
 - A Paid on Call Fire Fighter who responds to 75%-89% of the calls will receive \$1,875.
 - A Paid on Call Fire Fighter who responds to 50%-74% of the calls will receive \$1,250.
 - A Paid on Call Fire Fighter who responds to 0%-49% of the calls will receive \$625.

Moved by Councilmember:

Seconded by Councilmember:

Motion Carried	Yes
	No

I hereby certify that the foregoing Resolution was adopted by the City Council for the City of Wyoming, Michigan at a regular session held on:

ATTACHMENTS:
Staff Report

Heidi A. Isakson, Wyoming City Clerk

Resolution No. _____

STAFF REPORT

Subject: Paid on Call Fire Fighters Compensation System

From: Robert Austin, Fire Chief
Kim Oostindie, Director of Human Resources

Cc: Curtis Holt, City Manager
James Carmody, Acting Director of Police and Fire Services
Barb VanDuren, Deputy City Manager

Meeting Date: June 10, 2013 Worksession

RECOMMENDATION:

On November 7, 2011, the City Council adopted Resolution 24037, to approve Memorandums of Understanding with the Wyoming City Employees Union and the Administrative and Supervisory Association that included provisions for implementation of a program whereby City employees are cross-trained as Fire Fighters and respond to calls for service. Employees in the Wyoming City Employees Union and Administrative and Supervisory Association receive an annual payment of \$2,500, pro-rated based on the number of calls they respond to as part of the program. It is recommended a similar program be implemented for Paid on Call Fire Fighters.

SUSTAINABILITY CRITERIA:

Environmental Quality – Reinforcing the safety and protection of our community through increased fire-fighting personnel.

Social Equity – This creates a growth opportunity for the City’s Paid on Call ranks and a motivation to serve.

Economic Strength – Bolstering the ranks of our combination fire department will increase the cost efficiencies of this deployment model.

DISCUSSION:

The City of Wyoming’s Fire Department is a combination system of Career Fire Fighters and Paid on Call Fire Fighters. The September 2012 ICMA Fire Operations and Data Analysis includes the following information regarding this system.

The main downside of a combination system is that communities sometimes sacrifice having a dependable and reliable response in a timely manner. Moreover, with the ever increasing training mandates and time commitment required, the Wyoming Fire Department has struggled to recruit and retain Paid on Call Fire employees. Unfortunately this is not unusual. Across the United States the number of volunteer and Paid on Call Fire Fighters has been decreasing at an alarming rate. In a recent article in Fire Chief, Fire Chief Rick Markley discusses the struggle that volunteer (part-paid) departments are enduring:

The volunteer fire service finds itself at a serious fork in the road. Its current membership is at its lowest point in nearly two decades and further erosion could have dire consequences. But recruitment efforts are being hampered by numerous socioeconomic factors. All of this is forcing chiefs to re-evaluate how they operate and get creative in their thinking.

Wyoming is not different than other communities in regard to challenges associated with recruitment, retention and reliability of Paid on Call Fire Fighters. Society has changed and businesses owners are not as willing to allow employees to leave during work hours for calls for service.

In November of 2011, the City implemented a program whereby Public Service, Parks, Utilities and other City employees were offered the opportunity to cross-train as Fire Fighters. The first group of employees began responding to calls in February of 2013 and a second class is currently in session. This program is helping to build the ranks of fire trained personnel to be available primarily during the daytime hours while most Paid on Call Fire Fighters are working their primary jobs. In an effort to continue to build the ranks of cross-trained employees, the City added a mandatory requirement of Fire Fighting duties to the Maintenance Helper position. Employees who cross-trained as part of this program, receive an annual payment of \$2,500, which is then pro-rated based on the number of calls to which they respond.

Also in the process is the development and implementation of a comprehensive recruitment and retention plan for Paid on Call Fire Fighters. Discussions have also taken place with the Paid on Call Station Officers who addressed concern with recruitment, retention and reliability. It is recommended a program similar to that offered to the cross-trained employees be offered to the Paid on Call employees. The \$2,500 annual payment will be pro-rated on the number of calls they respond to and it is believed that this will help to address those issues of recruitment, retention and reliability.

BUDGET IMPACT:

The impact to the budget will be dependent on the number of Paid on Call Fire Fighters and the number of calls to which they respond.

RESOLUTION NO. _____

RESOLUTION TO APPROVE A MEMORANDUM OF UNDERSTANDING WITH THE
POLICE OFFICERS LABOR COUNCIL WYOMING COMMAND DIVISION

WHEREAS:

1. The Wyoming City Council has an employment contract with the Police Officers Labor Council Wyoming Command Division.
2. It is recommended Article 20, Section E, Callouts and Standby of the contract be replaced with the language shown on the attached Memorandum of Understanding.

NOW, THEREFORE, BE IT RESOLVED:

1. The City Council does hereby authorize the City Manager to execute the attached Memorandum of Understanding.

Moved by Councilmember:

Seconded by Councilmember:

Motion Carried Yes
 No

I hereby certify that the foregoing Resolution was adopted by the City Council for the City of Wyoming, Michigan at a regular session held on:

ATTACHMENTS:
Memorandum of Understanding

Heidi A. Isakson, Wyoming City Clerk

MEMORANDUM OF UNDERSTANDING

Call Outs and Standby

The **CITY OF WYOMING** (Employer) and the **POLICE OFFICERS LABOR COUNCIL WYOMING COMMAND DIVISION** agree as follows:

Modify Article 20, Section E, Call Outs and Standby, of the parties' collective bargaining agreement by replacing the current language with the following language:

1. The Detective Lieutenant and Detective Sergeants who are on standby for the Detective Division of the Police Department shall receive an additional eight (8) hours pay per week at straight time, to answer all calls after normal business hours for the week they are assigned.
2. Command personnel who are assigned as Executive Duty Officer (EDO) for the Police Department will receive an additional eight (8) hours pay per week at straight time, to answer all calls after normal business hours, for the week they are assigned.
3. An employee who is on standby for the Detective Division or assigned as EDO will not receive any additional pay for calls they are able to resolve over the telephone.
4. An employee required to be on standby for Court, shall be paid one hour for each four hours or fraction thereof required to be on standby.
5. An employee called into work on an assignment at any time other than a scheduled work shift shall be credited with three hours at the regular hourly rate or with the actual hours worked at one and one-half times the hourly rate, whichever is greater, unless such time shall be continuous with a scheduled shift, in which case the employee shall be paid at the overtime rate only. The employee shall be released from duty upon completion of such assignment.

CITY OF WYOMING

Date: _____

By: _____

Curtis Holt

Its: City Manager

POLICE OFFICERS LABOR COUNCIL
WYOMING COMMAND DIVISION

Date: _____

By: _____

Its: President

MEMORANDUM
City of Wyoming, Michigan

TO : Curtis L. Holt, City Manager

Cc: Barbara VanDuren, Deputy City Manager
Jack Sluiter, City Attorney

FROM: Heidi A. Isakson, City Clerk

DATE: June 3, 2013

RE: Public Act 523 of 2012 – Election Date for Mayor and City Council

Recommendation:

That City Council hold a public hearing on the proposal to change the election of Mayor and Council Members to the even years, and consider adoption of a resolution to effect that change.

Sustainability Criteria:

Environmental Quality – There is potential to conduct fewer elections in the City, reducing resources consumed by the City and by voters.

Social Equity – Moving the City Council election to even-year November would increase participation by voters in choosing their local elected officials, because more voters participate in gubernatorial and presidential elections than local elections. Average voter participation in City Council elections at odd-year November dates ranges from 10% to 20 %. In contrast, voter participation in “mid-term” elections has been about 40% , and in presidential elections, about 65%.

Economic Strength – Total direct costs to conduct a City Council election would be eliminated by combining them with even-year state-wide elections, which must be budgeted for and conducted, for a savings currently estimated at \$22,000 to \$24,000. Indirect costs are difficult to measure due to the high level of integration of election activities with other Clerk’s Office activities, but any action which reduces the total number of elections conducted would reduce indirect costs, as well. When another jurisdiction calls an election for any of the four permitted election dates which is not an even-year August or November election date, the direct costs are paid by that jurisdiction, but not the indirect costs. So moving the City Council date to even-year November would not eliminate all potential for indirect costs associated with odd-year November elections.

Discussion:

In matters of the conduct of City elections, some actions are governed by our Charter, but most are governed by State law. Many sections of Michigan Compiled Law Section 168, which governs elections, contain the phrase “notwithstanding any Charter provision to the contrary,” which means in any conflict between the statute and the Charter provision, the statute prevails.

Many election matters detailed in our Charter are therefore “superseded” by provisions in state election law, and have never been changed by a Charter amendment. For example, our Charter currently states that primaries are held in February, with the general election in May. In 1975, primaries were moved to September, and the general election moved to November in odd-numbered years, in response to changes in state law.

In 2005, in response to further state law changes called “election consolidation,” we moved our primary from September to August. That law created four election dates in each year: February and May for “special elections” and August and November, for primaries and generals.

In 2011, school elections were moved to the even-year November election. In late 2012, cities were given the option to conduct their primary and general elections in the even-year, as well. These changes were motivated by the desire to increase voter participation in local elections, to reduce the cost of elections, or both.

A city may now hold a public hearing and adopt a resolution setting its elections in the even years. The change would be effective after December 31 in the year the resolution is adopted. Terms of office are extended until a successor has been elected, effectively one year. The statute prohibits the shortening of terms. If the change were made in 2013, on January 1, 2014, the terms of all members would be extended one year, to 2016 and 2018.

I should note that City elected officials wishing to run for another elective office at the county, state or federal level can currently do so without affecting their Council term, unless they are elected and must resign. If the change to even years is made, this option would only be available when a person was in the middle of their four-year Council term.

Budget Impact: As described above, there is the potential to save more than \$20,000 for each City Council primary or general election eliminated.

I would be happy to present this information at a work session. If there is interest to proceed, I would prepare a resolution to set a public hearing on the matter.