

Meeting Agenda
City of Wyoming Community Development Committee

August 5, 2015, 6:30 p.m., Wyoming City Hall, West Conference Room

Agenda Topic

- A. Call to order of the Wyoming Community Development Committee
- B. Approval of the Agenda
- C. Approval of Wyoming Community Development Committee Minutes of the April 1, 2015 meeting
- D. Public Comment on Agenda Items (limit to 3 minutes)
- E. Wyoming Community Development One-Year Action Plan, July 1, 2015 – June 30, 2016 Update (Grant approval)
- F. Regional Consolidated Plan Update
- G. 2014-2015 Action Plan/Grant Update (Informational)
 - PR 26 Report (Year End Financials)
 - Sub-recipient Year-End Reports
 - Homelessness Point In Time Counts
- H. Other Updates & Informational Materials
 - HUD \$1 Home Sales Compliance Audit
 - HUD Environmental Review Audit
 - HUD Affirmatively Furthering Fair Housing Rulemaking
 - 2016-2017 Grant Making Cycle
 - HUD PD&R Housing Market Profiles
 - Grand Rapids Press Article, 6/28/2015 – Homeownership Rate Expected to Keep Falling
- I. Committee Member Concerns and Suggestions
- J. Public Comment in General (limit to 3 minutes)
- K. Motion to Adjourn the Wyoming Community Development Committee Meeting

(Next meeting: Wednesday, September 2, 2015)

COMMUNITY DEVELOPMENT COMMITTEE
MEETING MINUTES OF APRIL 1, 2015
CITY HALL WEST CONFERENCE ROOM
CITY OF WYOMING, MICHIGAN

MEMBERS PRESENT: Balk, DeJager, Hall, Krenz, Lopez, Ziemba

MEMBERS ABSENT: None

STAFF PRESENT: Rynbrandt, Director of Community Services
Lucar, Administrative Assistant

OTHERS PRESENT: None

Call to Order

Chair Ziemba called the meeting to order at 6:43 p.m.

Approval of Agenda

Motion by DeJager, supported by Lopez, to approve the agenda as presented. Motion carried unanimously.

Approval of Prior Committee Minutes

Motion by DeJager, supported by Balk, to approve the prior meeting minutes of February 4, 2015. Motion carried unanimously.

Public Comment on Agenda Items

There was no public.

Wyoming Community Development One-Year Action Plan, July 1, 2015 – June 30, 2016 Update (Grant, Environmental Review, Budget Process)

Lucar indicated we are on schedule as far as required noticing and the City Council public hearing/approval of the Action Plan is scheduled to be on April 6, 2015. The Environmental Review Record and the accompanying Request for Release of Funds is scheduled to be submitted to HUD on April 23, 2015.

Rynbrandt presented the new low/moderate-income target area map effective July 1, 2015 as compared to the current one. There has been a shift in some areas, and there has been an increase in low/moderate-income areas overall. This information has been provided to sub-recipients.

Rynbrandt noted the Fair Housing Center has expressed dissatisfaction with the proposed reduction in their award amount. They may send a representative to the public hearing on April 6, 2015 or submit a letter requesting reconsideration.

2014-2015 Action Plan/Grant Update (Informational)

Veteran's Park Memorial Arch – Rynbrandt noted the arch has been ordered and will hopefully be installed before the Memorial Day ceremony on May 25, 2015.

Housing Rehabilitation Program – Rynbrandt displayed charts showing the Housing Rehabilitation Loan Program's progress to date. There should be between 11 – 13 homes completed by July 1st. Hall asked questions regarding the rehabilitation program process. Lucar provided this information and affirmed she would send the Committee before and after photos of some of the homes completed.

Subrecipient Mid-Year Reports – Rynbrandt referred to these reports included in the agenda packet for the Committee's review.

Possible Public Services Programming Changes July 1, 2015

Rynbrandt informed, after a recent staff monitoring of the CDBG Community Policing program, there were challenges noted in their ability to provide needed documentation regarding the CD qualified activities performed and the corresponding location within a CDBG low/moderate-income target area. In order to properly document the activities/locations according to HUD regulations, they would need to invest in tracking software. This would not be of long-term benefit to them since their sub-recipient grant award will most likely be reduced in the future because of predicted reductions in the overall CDBG grant award. Chief Carmody will be discussing with the City Manager whether to withdraw from the program.

Other Updates

2016-2020 Consolidated Action Plan – The group effort between the Cities of Wyoming and Grand Rapids and Kent County are moving forward in this regard. A consultant has been hired to development the Plan, employed by the City of Grand Rapids. The Wyoming City Council has approved a Memorandum of Understanding with the City of Grand Rapids for consultant payments. The cost for Wyoming's share is \$27,967, with \$5,000 budgeted from CDBG and \$23,000 from the Planning budget. The consultant is developing the timetable for future public meetings and will include at least one meeting with Committee members.

2016-2017 HUD Budget: Community Development Programs – As mentioned previously, there are HUD budget cuts anticipated for 2016-2017. Rynbrandt referred to information included in the agenda packet specific to President Obama's budget recommendations.

HUD Affirmatively Furthering Fair Housing Rulemaking – These regulation changes are moving forward and will significantly impact anyone receiving federal grant awards. Municipalities must show how they are making efforts to further fair housing and providing affordable housing options. When the regulations are adopted, staff is proposing that a joint training be held with the City Council, Planning Commission, Board of Zoning Appeals and most likely the Community Development Committee.

Committee Member Concerns and Suggestions

Lopez had attended the Fair Housing Seminar on March 26th. She thought the City of Wyoming should have been better recognized by the Fair Housing Center as being the organizer and funder of the event. She also did not see a difference in the Fair Housing Center's training format from last year. The only thing new was the changes to the Rental Inspections Program. Also, she knew of people that were placed on a waiting list for the seminar because the Wyoming Library conference rooms hold a maximum 100 people. She asked if the Fair Housing Center charged a fee to their clients. Hall said no, they are funded through grants and donations. New this year the program included a presentation on the City of Wyoming Rental Inspections Program changes for FY 2016. Rynbrandt thought the program could be changed up next year, perhaps offering both a beginners and advanced class, and adding more topics. The seminar will most likely be moved to the recently renovated Senior Center Community Room next year since it holds more people. Due to high demand, staff is planning another informational meeting to be held in May on the changes to the Rental Inspections Program.

The Committee members asked for updates on various developments happening in the city. Rynbrandt provided them with an update.

Public Comment

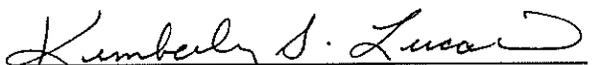
There was no public.

Adjournment

Motion by Hall, supported by Lopez, to adjourn the meeting. Motion carried unanimously.

The meeting was adjourned at 7:55 p.m.

Next meeting: TBD


Kimberly S. Lucar, Administrative Assistant



U.S. Department of Housing and Urban Development

Detroit Field Office
Office of Community Planning and Development
Patrick V. McNamara Federal Building
477 Michigan Avenue, Room 1885
Detroit, MI 48226-2592
Tel. (313) 226-6280 FAX (313) 226-6689

July 17, 2015

Mr. Curtis Holt
City Manager
City of Wyoming
Box 905
Wyoming, MI. 49509-0905

SUBJECT: 2015 Annual Plan Approval Letter
City of Wyoming
Community Development Block Grant Program
B-15-MC-26-0020

Dear Mr. Holt:

We are pleased to approve your Fiscal Year 2015 Annual Plan. The grant assistance that is being approved with the Plan is as follows:

Community Development Block Grant (CDBG) Program \$499,159

Your 2015 program year began on July 1, 2015.

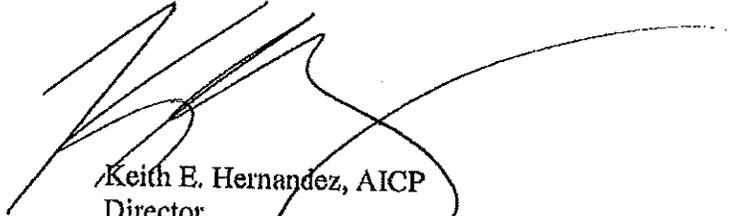
We would like to take this opportunity to commend the City on your successful completion of this year's Annual Plan. We believe that the goals and objectives developed through this process provide the foundation for the formulation of new partnerships at all levels of government and with the private sector including for-profit and non-profit organizations. These partnerships are invaluable as you and your partners address the problems of affordable housing, homelessness, and economic opportunities for all citizens, particularly for very low-income and low-income persons.

Enclosed are two copies of each of the required Grant Agreements and Funding Approvals. This constitutes the contract between our Department and the City. You should note any special conditions listed in the Funding Approvals. Please return an executed copy for the Grant, and retain the other for your records. In addition to the Grant Agreement, we have also enclosed a copy of "Annual Plan Advice and Guidance" applicable to the Program.

Again, we congratulate you and your staff on the preparation of this year's Annual Plan. We look forward to working with you during the year to accomplish the goals the City has set forth and to further refine and improve the Annual Plan development process.

In the meantime, if you have any questions or desire assistance concerning this letter or other items related to the community development programs, please contact, Steven Spencer, Senior Community Planning and Development Representative, at (313) 234-7332.

Sincerely,

A handwritten signature in black ink, appearing to read 'Keith E. Hernandez', with a large, sweeping flourish extending to the right.

Keith E. Hernandez, AICP
Director
Office of Community Planning
and Development
Detroit Field Office

Enclosures

cc:
Rebecca Rynbrandt
Director of Community Services



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System

DATE: 07-29-15
TIME: 10:15
PAGE: 1

PR26 - CDBG Financial Summary Report

Program Year 2014

WYOMING, MI

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	138,320.37
02 ENTITLEMENT GRANT	479,632.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	120,438.28
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	738,390.65

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	403,652.91
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	403,652.91
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	98,638.68
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	502,291.59
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	236,099.06

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	403,652.91
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	403,652.91
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	30,457.71
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	30,457.71
32 ENTITLEMENT GRANT	479,632.00
33 PRIOR YEAR PROGRAM INCOME	93,266.74
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	572,898.74
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	5.32%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	98,638.68
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	98,638.68
42 ENTITLEMENT GRANT	479,632.00
43 CURRENT YEAR PROGRAM INCOME	120,438.28
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	600,070.28
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	16.44%



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DATE: 07-29-15
 TIME: 10:15
 PAGE: 2

PR26 - CDBG Financial Summary Report

Program Year 2014

WYOMING, MI

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

Report returned no data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

Report returned no data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2014	1	363	5831322	Public Facility Improvements-Pinery Park	03F	LMA	\$7,835.00
					03F	Matrix Code	\$7,835.00
2014	2	364	5775315	Clearance/Demolition	04	LMH	\$1,750.00
					04	Matrix Code	\$1,750.00
2014	3	365	5746220	Public Services-Community Liaison & Crime Prevention	05I	LMA	\$2,854.89
2014	3	365	5775315	Public Services-Community Liaison & Crime Prevention	05I	LMA	\$4,665.72
2014	3	365	5831322	Public Services-Community Liaison & Crime Prevention	05I	LMA	\$9,730.42
2014	4	366	5746220	Public Services-Taft Neighborhood Rental	05I	LMA	\$1,642.39
2014	4	366	5775315	Public Services-Taft Neighborhood Rental	05I	LMA	\$1,742.46
2014	4	366	5799399	Public Services-Taft Neighborhood Rental	05I	LMA	\$1,813.61
2014	4	366	5831322	Public Services-Taft Neighborhood Rental	05I	LMA	\$2,509.75
2014	5	367	5746220	Public Services-Taft Neighborhood Programs	05I	LMA	\$999.89
2014	5	367	5775315	Public Services-Taft Neighborhood Programs	05I	LMA	\$1,746.67
2014	5	367	5799399	Public Services-Taft Neighborhood Programs	05I	LMA	\$1,056.33
2014	5	367	5831322	Public Services-Taft Neighborhood Programs	05I	LMA	\$1,695.58
					05I	Matrix Code	\$30,457.71
2014	6	368	5746220	Rehabilitation-Single Unit Residential	14A	LMH	\$12,603.65
2014	6	368	5775315	Rehabilitation-Single Unit Residential	14A	LMH	\$41,180.44
2014	6	368	5799400	Rehabilitation-Single Unit Residential	14A	LMH	\$14,285.00
2014	6	368	5831517	Rehabilitation-Single Unit Residential	14A	LMH	\$102,880.91
2014	7	369	5746222	Rehabilitation-Home Repair Services	14A	LMH	\$6,925.38
2014	7	369	5775315	Rehabilitation-Home Repair Services	14A	LMH	\$1,833.52
2014	7	369	5799400	Rehabilitation-Home Repair Services	14A	LMH	\$12,105.26
2014	7	369	5831517	Rehabilitation-Home Repair Services	14A	LMH	\$39,135.84
2014	8	370	5799399	Rehabilitation-Habitat for Humanity	14A	LMH	\$1,359.63
2014	8	370	5831322	Rehabilitation-Habitat for Humanity	14A	LMH	\$13,640.37
					14A	Matrix Code	\$245,950.00
2014	9	371	5746225	Rehabilitation-Administration	14H	LMH	\$14,024.14
2014	9	371	5775315	Rehabilitation-Administration	14H	LMH	\$16,516.41
2014	9	371	5799400	Rehabilitation-Administration	14H	LMH	\$15,707.55
2014	9	371	5831322	Rehabilitation-Administration	14H	LMH	\$16,412.10
					14H	Matrix Code	\$62,660.20
2014	10	372	5746220	Code Enforcement	15	LMA	\$30,716.45
2014	10	372	5775315	Code Enforcement	15	LMA	\$24,283.55
					15	Matrix Code	\$55,000.00
Total							\$403,652.91

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2014	3	365	5746220	Public Services-Community Liaison & Crime Prevention	05I	LMA	\$2,854.89
2014	3	365	5775315	Public Services-Community Liaison & Crime Prevention	05I	LMA	\$4,665.72
2014	3	365	5831322	Public Services-Community Liaison & Crime Prevention	05I	LMA	\$9,730.42
2014	4	366	5746220	Public Services-Taft Neighborhood Rental	05I	LMA	\$1,642.39
2014	4	366	5775315	Public Services-Taft Neighborhood Rental	05I	LMA	\$1,742.46
2014	4	366	5799399	Public Services-Taft Neighborhood Rental	05I	LMA	\$1,813.61



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DATE: 07-29-15
 TIME: 10:15
 PAGE: 3

PR26 - CDBG Financial Summary Report
 Program Year 2014
 WYOMING, MI

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2014	4	366	5831322	Public Services-Taft Neighborhood Rental	05I	LMA	\$2,509.75
2014	5	367	5746220	Public Services-Taft Neighborhood Programs	05I	LMA	\$999.89
2014	5	367	5775315	Public Services-Taft Neighborhood Programs	05I	LMA	\$1,746.67
2014	5	367	5799399	Public Services-Taft Neighborhood Programs	05I	LMA	\$1,058.33
2014	5	367	5831322	Public Services-Taft Neighborhood Programs	05I	LMA	\$1,695.58
						05I Matrix Code	\$30,457.71
Total							\$30,457.71

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2014	11	373	5746228	General Administration	21A		\$17,775.20
2014	11	373	5775315	General Administration	21A		\$17,190.41
2014	11	373	5799400	General Administration	21A		\$20,466.28
2014	11	373	5831322	General Administration	21A		\$23,958.89
2014	13	375	5831322	HUD Continuum of Care-Administration	21A		\$4,247.90
						21A Matrix Code	\$83,638.68
2014	12	374	5775315	Fair Housing Services	21D		\$3,305.88
2014	12	374	5799399	Fair Housing Services	21D		\$2,398.55
2014	12	374	5831322	Fair Housing Services	21D		\$9,295.57
						21D Matrix Code	\$15,000.00
Total							\$98,638.68

City of Wyoming

Minor Home Repair

Name of Agency	Home Repair Services	2014/15
Project / Program Name	Minor Repair	
Name of Person Completing this form	Dave Jacobs	
Phone Number of Person Completing this form	241-2601 ext 222	

Report Period: 7/1/2014 to 6/30/2015

Accomplishments

Please complete Racial and Ethnic data for the **head of household** only.

Please report the total number of **unduplicated people** you have served in each of the following categories:

Racial and Ethnic background	# Hispanic	Total #
Caucasian		30
African America		8
Asian		
American Indian and Alaskan Native		
Native Hawaiian or Other Pacific Islander		
Other Multiracial	15	16
Chose not to respond		
Total Number of Persons Households Served	15	54

Income Level	Total #
Please report for the entire household:	
0-30% Area Median Income	14
31-50% Area Median Income	39
51-80% Area Median Income	1
Total	54

Household Type	Total #
Household Living Alone (NON-Elderly)	6
Elderly Household (Over 65)	25
Male Household (no wife present, with children under 18 years of age)	0
Female Household (no husband present with children under 18 years of age)	10
Two parent household (with children under 18 years of age)	2
Other	11
total	54

City of Wyoming

Access Modifications

Name of Agency Home Repair Services 2014/15
 Project / Program Name Access Modifications
 Name of Person Completing this form Dave Jacobs
 Phone Number of Person Completing this form 241-2601 ext 222

Report Period: 7/1/2014 to 6/30/2015

Accomplishments

Please complete Racial and Ethnic data for the head of household only.
 Please report the total number of unduplicated people you have served in each of the following categories:

Total Households served: 6

Owner

Racial and Ethnic background	# Hispanic	Total #
Caucasian		3
African America		
Asian		
American Indian and Alaskan Native		
Native Hawaiian or Other Pacific Islander	1	1
Other Multiracial		
Total Number of Persons Served	1	4

Income Level	Total #
Please report for the entire household:	
0-30% Area Median Income	0
31-50% Area Median Income	3
51-80% Area Median Income	1
Total	4

Household Type	Total #
Household Living Alone (NON-Elderly)	0
Elderly Household (Over 65)	1
Male Household (no wife present, with children under 18 years of age)	1
Female Household (no husband present with children under 18 years of age)	0
Two parent household (with children under 18 years of age)	2
Other	0
total	4

Renter

Racial and Ethnic background	# Hispanic	Total #
Caucasian		2
African America		
Asian		
American Indian and Alaskan Native		
Native Hawaiian or Other Pacific Islander		
Other Multiracial	0	0
Total Number of Persons Served	0	2

Income Level	Total #
Please report for the entire household:	
0-30% Area Median Income	1
31-50% Area Median Income	1
51-80% Area Median Income	0
Total	2

Household Type	Total #
Household Living Alone (NON-Elderly)	0
Elderly Household (Over 65)	0
Male Household (no wife present, with children under 18 years of age)	0
Female Household (no husband present with children under 18 years of age)	1
Two parent household (with children under 18 years of age)	0
Other	1
total	2

Date: July 14, 2015

To: City of Wyoming
 Department of Planning & Community Development
 Rebecca Rynbrandt, Director of Community Services

From: Fair Housing Center of West Michigan
 Nancy L. Haynes, Executive Director

Contract Period: July 1, 2014 through June 30, 2015

Reporting Period: January 1, 2015 through June 30, 2015

**FAIR HOUSING SERVICES
 FINAL PERFORMANCE REPORT**

This report details fair housing services provided by the Fair Housing Center of West Michigan (FHCWM) to the City of Wyoming for the period of January 1, 2015 through June 30, 2015, and provides cumulative data for the entire contract period of July 1, 2014 through June 30, 2015. Services provided were designed by the City of Wyoming Planning and Community Development staff and are provided throughout the City’s Community Development Block Grant (CDBG) service area to affirmatively further fair housing as required by the U.S. Department of Housing and Urban Development.

Services provided by the FHCWM are described according to the format of this Agreement and are detailed below in the following order: **Complaint Assistance/Investigation, Housing Testing and Education and Outreach.**

Complaint Assistance/Investigation

3. A. The Center shall provide technical assistance in response to any and all questions regarding housing discrimination within the City which the Center may receive, from any source, during the term of this Agreement. The Center shall receive, review, investigate, and process all complaints of housing discrimination from residents of the City or persons wishing to reside in the City which the Center may receive from any source during the term of this Agreement. The Center shall provide referral information and materials to City staff in order to facilitate reception of questions related to fair housing and complaints of housing discrimination within the City. If on the date this Agreement terminates the Center has not completed processing one or more complaints, the Center shall complete regular processing of those complaints at no extra charge.

The FHCWM processed a total of 97 allegations of unlawful housing discrimination during the six-month period of this report, five (5) of which involved people and/or property within the City of Wyoming. Four (4) of those five (5) cases within the City of Wyoming were handled under the terms of this Agreement. Also, the FHCWM continued to investigate and work to resolve

three (3) cases that had been initiated under previous City of Wyoming reporting/contract periods (see attached: *City of Wyoming Case Log 2014-2015*). As a result of FHCWM investigation, enforcement and advocacy work under this contract, two (2) cases were resolved and closed for two (2) clients during the second half of the contract period.

During the second six-month period of the contract, the FHCWM investigated four (4) new cases under the terms of this contract. Of the four (4) new cases opened during the second half of the contract period, two (2) or 50%, were a result of survey-testing which revealed evidence of real or potential housing discrimination. Survey testing and systemic investigations are necessary tools to help identify potential discriminatory practices or policies in the housing industry. They proactively identify and address fair housing issues, including systemic discrimination, that would otherwise persist. The other two (2) cases were initiated by individuals alleging that they had suffered illegal housing discrimination.

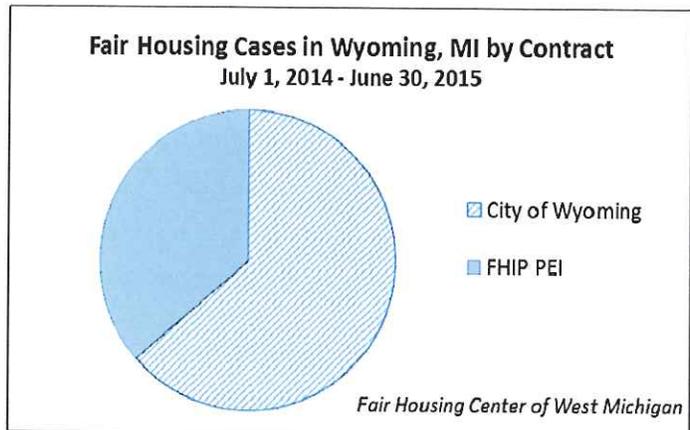
The two (2) cases opened as a result of survey testing, represented by FHCWM case numbers 15-056 and 15-078, involved separate allegations of housing discrimination. The first, 15-056, involved allegations of unlawful refusal to rent, illegal steering, and difference in terms and conditions on the basis of race. Due to the egregious nature of the evidence, the FHCWM conducted additional investigation (including testing) which continued to reveal alleged fair housing violations. At the end of the contract period the case was under review for determination on appropriate enforcement action in order to address the allegations and remove the identified barriers to fair housing choice. The second case opened as a result of FHCWM survey testing, 15-078, alleged illegal steering on the basis of familial status. The FHCWM conducted additional investigation into the matter. At the end of the contract period, the case remained open, pending further investigation based upon property availability.

The two (2) other new cases handled under this contract during the reporting period were both registered by individual residents of Wyoming, one (1) alleging discrimination on the basis of race and the other alleging discrimination on the basis of national origin. These cases, represented by FHCWM case numbers 15-066 and 15-073, both involved significant research by the FHCWM staff. These cases remain under active investigation as of the date of this report.

Also during the second half of the contract period, the FHCWM continued to investigate three (3) previously initiated cases. Those cases, represented by FHCWM case numbers 12-116, 13-109-C and 14-100, involved a variety of fair housing issues and allegations. During the reporting period, two (2) of those cases were resolved and closed for two (2) clients. Case 12-116 was closed after the FHCWM's efforts and ongoing advocacy resulted in the full realization of the settlement agreement facilitated by the Michigan Department of Civil Rights (MDCR). Case 14-100 was closed after the FHCWM's investigation revealed insufficient evidence to proceed. The remaining case, 13-109-C, was resolved but the FHCWM awaits proof of revised bylaws in order to substantiate the corrective action.

Throughout the entire contract period, the FHCWM handled seven (7) new cases under the terms of this contract. The FHCWM processed a total of 11 complaints involving people and/or property in the City of Wyoming during the contract period, but only seven (7) of those were able to be processed under this contract due to its restrictions (see the chart on the following

page). The seven (7) new cases were filed on the following primary basis: familial status (3), race (2), national origin (1), or source of income (1). The FHCWM also continued the investigation of four (4) cases initiated during previous contract periods, for a total of 11 cases handled under the terms of this contract. These cases initiated during previous contract periods involved allegations of discrimination on the basis of disability, familial status, marital status or source of income. As a result of FHCWM research, investigation, enforcement and advocacy efforts during the contract period, six (6) of those cases were closed for a total of five (5) clients served. FHCWM investigation and advocacy directly resulted in three (3) housing providers modifying their business practices to comply with fair housing laws. Five (5) cases remained open and under investigation as of the end of the contract period.



Housing Testing

3.A.b. The Center will conduct housing testing in the City on the basis of complaints from bona fide home seekers, of illegal discrimination received from sources other than complainants, or on a survey basis as dictated by local advertising and/or availability.

- 1. The Center shall conduct a minimum of ten (10) but not more than fifteen (15) such housing tests during the term of this Agreement.*
- 2. All housing testing, including complaint-based testing, will be conducted by trained testers according to generally-accepted housing testing methodology in order to obtain evidence of discriminatory patterns and/or practices. In the absence of an individual complaint, the Center will initiate enforcement action on behalf of the City in those cases where evidence of discrimination exists.*

The FHCWM conducted a total of 131 housing tests during the six-month period of this report, 13 of which were conducted in the City of Wyoming. Eight (8) of those 13 tests were conducted under the terms of this Agreement (see attached: *City of Wyoming Test Log 2014-2015*). All tests were conducted by trained testers in accordance with generally-accepted testing methodology at the direction of the FHCWM's Director of Advocacy and Test Coordinator. The tests were designed to detect measurable differences in the treatment of testers who differed in a single characteristic. These differences were determined through comparative analysis of paired housing testers' experiences as reported on standardized test report forms. Such information may, where appropriate, be used to support claims regarding unlawful housing discrimination.

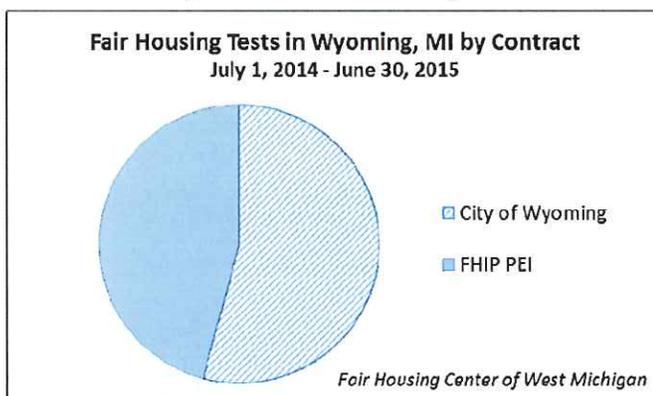
Three (3) of the eight (8) tests completed during this reporting period were conducted on a survey basis. The sites for the survey tests were determined by the Test Coordinator, the Director of Advocacy and/or the Executive Director of the FHCWM based upon past complaints,

past testing and/or other market or community research. One (1) of the survey tests was conducted on the basis of race. This test revealed evidence of differential treatment of the two (2) testers and therefore an additional survey test was completed. The second survey test completed at this particular site also revealed evidence of difference of treatment of the two (2) testers potentially on the basis of race and therefore, the FHCWM opened up a complaint, 15-056, and will continue to investigate the case into the next contract period.

The final survey test conducted under this contract during the reporting period was conducted on the basis of family status. This test revealed potential discriminatory practices based on statements made to the tester who had children that could indicate illegal steering due to the presence of children. Therefore, the FHCWM opened a case and will conduct subsequent investigation of similar nature in the next quarter.

The five (5) additional tests under this contract during the reporting period were conducted in response to case numbers, 15-056, 15-066, and 15-073. All tests were conducted on the basis of race. See “Complaint Assistance/Investigation” for more information on these tests.

Throughout the entire contract period, the FHCWM conducted 13 tests under the terms of this contract, 12 of which yielded conclusive results (one test revealed that the property was no longer available and thus did not yield conclusive results). The FHCWM completed a total of 24 tests during the contract period that involved people and/or properties within the City of Wyoming; however, only 13 of those tests were conducted under the terms of this contract. The 13 tests were controlled on one of the following protected bases: race (8), disability (2), familial status (1), source of income (1), or national origin (1). Seven (7) tests were conducted in response to allegations, and six (6) were conducted as part of systemic investigation. Evidence of differential treatment or direct discrimination was found in five (5) of the 12 conclusive tests, or 42%.



Education and Outreach

3. C. The Center will conduct a community outreach program to educate housing consumers, professionals and the general public concerning fair housing.

a. The Center will conduct one 3-hour Fair Housing training session at an accessible Wyoming location, designed to increase voluntary compliance with fair housing laws throughout the Wyoming housing industry including both the real estate and rental industry.

b. The Center will continue to disseminate materials on a community-wide basis in order to promote understanding of fair housing and the benefits thereof, and to increase general public awareness regarding equal access to housing opportunity. Outreach materials will include (but will not be limited to) organizational newsletters, Publisher's Notices in publications accepting

housing advertising, and video, audio and print public service announcements (PSA) designed by the National Fair Housing Alliance (NFHA) with the support of the Department of Housing & Urban Development (HUD) to promote the identification and reporting of housing discrimination.

During the six-month period of this report, the FHCWM experienced a significant demand for and provided a wide array of comprehensive, professional fair housing education and outreach services from people who live and/or work in the City of Wyoming; however, most, if not all, of these requested services fell outside the limited focus of allowable, funded activities under the education and outreach component of this contract. Rather than deny or cut back on services, in an effort to uphold the mission and vision of the FHCWM and to affirmatively further fair housing for the City of Wyoming's residents and businesses, the FHCWM used other limited resources to meet the demand for education and outreach. Using these resources in the City of Wyoming resulted in reducing services in non-CDBG entitlement communities intended to be served by the FHCWM's HUD Fair Housing Initiatives Program grant and placing a disproportionate burden on other CDBG entitlement entities to fund certain systemic, regional or cross-jurisdictional efforts that include the City of Wyoming.

Specifically during the six-month period of this report, the FHCWM provided 156.5 hours of fair housing education and outreach services for housing industry professionals and housing consumers in the City of Wyoming, 41.75 hours of which were conducted under the terms of this contract for at least 88 clients served and over 1,250 materials distributed under this activity. This specifically included the presentation of one 3-hour Fair Housing training session at an accessible Wyoming location, designed to increase voluntary compliance with fair housing laws in Wyoming. Details are as follows:

- On March 26, 2015, the FHCWM presented "Fair Housing 101" to 70 housing professionals in both the real estate and rental industry. Liz Keegan (FHCWM Director of Education & Outreach) began the session with a brief overview of Fair Housing and data on fair housing allegations nationally and locally followed by an interactive game of Jeopardy, which covered: Assistance Animals, Reasonable Accommodations, and Best Practices among other topics. Ms. Keegan then provided information on all of the protected classes under fair housing laws and best practices for housing providers to utilize to meet and/or exceed their fair housing obligations. The City of Wyoming Rental Inspections Program information was also presented by staff during this training.

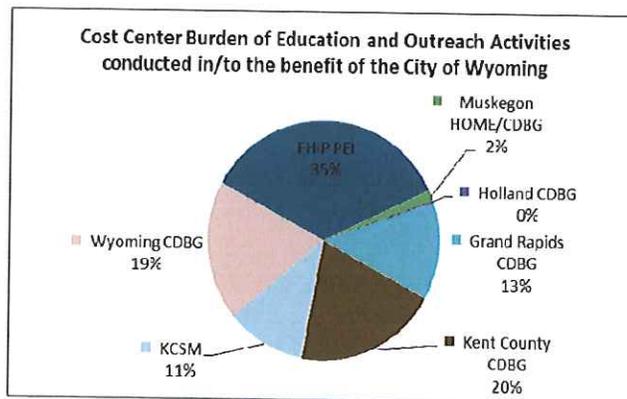
The fair housing training received very positive evaluations, and many training participants have since contacted the FHCWM for further fair housing information, guidance and/or expertise.

The FHCWM staff also provided a multitude of other fair housing services for persons who live and/or work in the City of Wyoming. The FHCWM disseminated fair housing materials by way of three (3) separate targeted mailings in order to promote understanding of fair housing and the benefits thereof. A detailed list of these education and outreach activities is as follows:

- March 20, 2015 - FHCWM staff (AC, KD) prepared 105 sets of materials for the "Fair Housing 101" training for the City of Wyoming.
- March 25, 2015 - FHCWM staff (LK) prepared for the "Fair Housing 101" training for the City of Wyoming.

- March 26, 2015 - FHCWM staff (LK, AC) presented "Fair Housing 101" training to housing industry members including landlords, public housing managers and realtors in the City of Wyoming.
- April 1, 2015 - FHCWM staff (LK) provided fair housing data and information to a landlord as a result of the Wyoming training.
- April 1, 2015 - FHCWM staff (AC) provided fair housing training materials via mail to 7 Wyoming Landlords at the Request of City staff for landlords who could not attend the "Fair Housing 101" training in March.
- May 26, 2015 - FHCWM staff (MZH, EVS and MC) researched, drafted and sent a direct mailing to condominium associations in the City of Wyoming.
- May 28, 2015 - FHCWM staff (MC) created a database of schools serving the City of Wyoming.
- June 11, 2015 - FHCWM staff (MC) created a database of lenders and social service agencies serving the City of Wyoming.
- June 17, 2015 - FHCWM staff (LK) prepared database files and drafted letters to provide Fair Housing information to Wyoming lenders and Wyoming Schools.
- June 23, 2015 - FHCWM staff (MC) compiled and distributed Fair Housing information to Wyoming lenders and Wyoming Schools. Information included an opening letter along with FH inserts covering information for lenders and information for families with children.

Thus, under this contract throughout the contract period, the FHCWM has provided numerous education and outreach services, inclusive of one (1) specially scheduled three (3) hour training, to housing industry professionals and housing consumers in the City of Wyoming under the terms of this contract. In fact, the FHCWM provided over 200 hours of fair housing education and outreach services for housing industry professionals and housing



consumers in the City of Wyoming and provided over 1,000 fair housing materials (including newsletters, brochures, guides, etc.) for people who live and/or work in Wyoming. Due to the limitations of this contract, the FHCWM diverted other limited resources to continue to meet the high demand for fair housing education and outreach services in the City of Wyoming. While the FHCWM is committed to meeting the fair housing education and outreach needs of the City of Wyoming, the FHCWM will be unable to maintain the necessary level of service for education and outreach in the City of Wyoming if the levels of funding remain so disproportionate.

Conclusion

Throughout the six-month period of this contract period, the FHCWM completed the following contractual services under the terms of the agreement with the City of Wyoming: opened four (4) new cases, pursued investigation and resolution on three (3) cases initiated under previous contracts with the City of Wyoming, resolved and closed two (2) cases for two (2) clients and conducted eight (8) fair housing tests. As a result of work under this contract during the reporting period, one (1) condominium association revised their bylaws to comply with fair housing law and ensure equal housing opportunity for families with children, systemic investigations yielded evidence of significant differences in treatment, education and outreach efforts resulted in increased compliance with fair housing laws, and the FHCWM directly addressed allegations of illegal housing discrimination. All these efforts serve to affirmatively further fair housing throughout the City of Wyoming.

Throughout the entire contract period, the FHCWM completed the following contractual services for 93 clients: opened and investigated seven (7) new cases, continued investigation on four (4) cases initiated under previous reporting periods/contracts with the City of Wyoming, resolved and closed six (6) complaints for five (5) clients, conducted 13 fair housing tests, and provided 88 individuals with various comprehensive, professional education and outreach services, inclusive of one 3-hour Fair Housing training session at an accessible Wyoming location, designed to increase voluntary compliance with fair housing laws throughout the Wyoming housing industry including both the real estate and rental industry.

**City of Wyoming Client Demographic Data
July 1, 2014 - June 30, 2015**

TOTAL CLIENTS SERVED	93
-----------------------------	----

Racial and Ethnic Background	# Hispanic Clients	Total # Clients
Caucasian	<u>4</u>	<u>74</u>
African American	<u>0</u>	<u>9</u>
Asian	<u>0</u>	<u>2</u>
American Indian and Alaskan Native	<u>0</u>	<u>0</u>
Native Hawaiian or Other Pacific Islander	<u>0</u>	<u>0</u>
Other Multiracial	<u>5</u>	<u>8</u>
Total Number of Persons Served	<u>9</u>	<u>93</u>

Single Headed Households	Total # Clients
Household Living Alone	<u>16</u>
Male Household (no wife present with children under 18 years of age)	<u>2</u>
Female Household (no husband present with children under 18 years of age)	<u>7</u>

City of Wyoming

Minor Home Repair

Name of Agency Habitat for Humanity of Kent County
Project/Program Exterior Home Repairs
Name of Person Completing this form Janet Dertz
Phone Number of Person Completing this form (616)774-4231

Report Period: 7/1/2014 - 6/30/2015

Accomplishments

Please complete Racial and Ethnic data for the head of household only.
Please report the total number of unduplicated people you have served in each of the following categories:

Racial and Ethnic background	Total #
Caucasian	<u>3</u>
Hispanic	<u>1</u>
African American	<u> </u>
Asian	<u> </u>
American Indian and Alaskan Native	<u> </u>
Native Hawaiian or Other Pacific Islander	<u> </u>
Other Multiracial	<u> </u>
Total Number of Households Served	<u>4</u>

Income Level	Total #
Please report for the entire household:	
0-30% Area Median Income	<u> </u>
31-50% Area Median Income	<u>3</u>
51-80% Area Median Income	<u>1</u>
Total	<u>4</u>

Household Type	Total #
Household Living Alone (NON-Elderly)	<u> </u>
Elderly Household (Over 65)	<u>1</u>
Male Household (no wife present, with children under 18 years of age)	<u> </u>
Female Household (no husband present, with children under 18 years of age)	<u>2</u>
Two parent household (with children under 18 years of age)	<u>1</u>
Other	<u> </u>
Total	<u>4</u>

Lead Paint

Applicable Lead Paint Requirement:

	# Units
Housing constructed before 1978	4
Exempt: housing constructed 1978 or later i	0
Exempt: No paint disturbed	4
Otherwise exempt i	0
Total	4

***Lead Hazard Remediation Actions: (For rehabilitation only)**

	# Units
Lead Safe Work Practices (24 CFR 35.930(b)) (Hard costs <= \$5,000)	0
Interim Controls or Standard Practices (24 CFR 35.930(c)) (Hard costs \$5,000 - \$25,000)	0
Abatement (24 CFR 35.930(d)) (Hard costs > \$25,000)	0
Total	0

Homeowner Rehab

Total Owner Units: (tip)

4

Of the Total Owner Units, Number of:

	Number of Units
Units Occupied by Elderly	<u>1</u>
Units Moved from Substandard to Standard (HQS or Local Code)	<u>0</u>
Section 504 Accessible Units	<u>0</u>
Units Qualified as Energy Star	<u>0</u>
Brought into Compliance with Lead Safety Rules (24 CFR Part 35)	<u>0</u>

Grand Rapids Area Coalition to End Homelessness

FOR IMMEDIATE RELEASE

HOMELESS NUMBERS UP: BETTER COUNTING EXPECTED TO LEAD TO BETTER OUTCOMES

GRAND RAPIDS, MICHIGAN, May 26, 2015 – The Grand Rapids Area Coalition To End Homelessness has released **preliminary results** for 2015 from its annual **Point In Time (PIT) count** of people experiencing homelessness on a given night in Kent County. Every U.S. community that receives federal funding support for its homelessness work must conduct an annual count of people staying in emergency shelter and transitional housing, as well as those without shelter.

This year's count in Kent County took place on the night of **January 28**. Over **50 volunteers** received training at the Heart of West Michigan United Way before dispersing around pre-identified areas of downtown Grand Rapids and surrounding communities. **Twenty-six people were identified as sleeping in places "not fit for human habitation"** on that night, when the daytime temperature broke 30 degrees but the night dipped to only ten degrees.

Organizations that provide shelter for individuals and families generally enter information into a statewide information system known as HMIS – Homeless Management Information System. That information was verified by staff to ensure its accuracy and submitted to the federal Department of Housing and Urban Development (HUD), along with the "unsheltered" count, on May 15. The data will eventually become part of an annual report to Congress on the effectiveness of HUD's programs.

This year's count showed an overall **15% increase over last year**. Organizers believe that there are multiple and complex factors contributing to the higher number. The most significant factors include **continuous improvement in counting** (particularly for people staying in emergency shelters), a significant increase in people temporarily housed while **fleeing domestic violence**, and increased focus on and opportunities for **veterans**.

The Coalition believes that the **solution to homelessness is housing**. It recently updated its strategic plan, focusing intensely on identifying people with the highest level of need and getting them into permanent housing as quickly as possible, along with vital supportive services, under what is known as the "**Housing First**" model.

The Grand Rapids Area Coalition to End Homelessness is a collaboration of over 50 organizations and is part of the Kent County Essential Needs Task Force. In 2004 it facilitated development of a plan to address the root causes of homelessness and get people into permanent housing as quickly as possible. Heart of West Michigan United Way supports this work as the Coalition's fiduciary and employer of record.

Please see the accompanying Kent County Point In Time Count 2015 summary document for more detailed background and statistics.

Contact Jesica Vail, Program Manager, at (616) 752-8640 or jvail@hwmuw.org for additional information.

Kent County Point In Time Count 2015

The Point In Time (PIT) Count is a tally of who is homeless on a given night and provides a snapshot of homelessness in a community. The count includes individuals and families living in temporary housing, as well as people who are without shelter (“on the street”). All communities who receive Continuum of Care funding from the U.S. Department of Housing and Urban Development (HUD) must conduct a count each year during the last week of January.

The National Alliance to End Homelessness provides some helpful context for count data:

Point-in-time counts are important because they establish the dimensions of the problem of homelessness and help policymakers and program administrators track progress toward the goal of ending homelessness. Collecting data on homelessness and tracking progress can inform public opinion, increase public awareness, and attract resources that will lead to the eradication of the problem. If homeless youth are not included in local point-in-time counts, their needs could be under-represented as governments, nonprofits, and key stakeholders at the federal, state, and local level plan to respond to the problem.

HUD uses information from the local point-in-time counts, among other data sources, in the congressionally-mandated Annual Homeless Assessment Report to Congress (AHAR). This report is meant to inform Congress about the number of people experiencing homelessness in the U.S. and the effectiveness of HUD’s programs and policies in decreasing those numbers.

On the local level, point-in-time counts help communities plan services and programs to appropriately address local needs, measure progress in decreasing homelessness, and identify strengths and gaps in a community’s current homelessness assistance system.

The 2015 Kent County PIT count was conducted by the Grand Rapids Area Coalition to End Homelessness on the evening of January 28. In addition to collecting information from a dozen organizations that provide temporary shelter services and support, over 50 volunteers contacted and interviewed people without shelter in areas in and around downtown Grand Rapids and all over Kent County.

A summary of count data from the past seven years is below. 2015 numbers have been submitted to HUD but have not yet been approved, so should be considered preliminary. Additional detail from this year’s Count is available on the next page and still more detail can be made available upon request.

	Jan 27, 2009	Jan 22, 2010	Jan 26, 2011	Jan 25, 2012	Jan 23, 2013	Jan 29, 2014	Jan 28, 2015
Total	868	585	627	712	732	793	912
Emergency Shelter	334	296	284	282	260	345	408
Transitional Housing	500	279	327	400	428	415	478
Unsheltered	34	10	16	30	44	33	26

Point In Time Populations Summary

Count Date – 1/28/2015

Households and Persons

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total Households	347	229	24	600
Total Persons	408	478	26	912
Children under age 18	68	239	0	307
Persons 18 to 24	28	51	1	80
Persons over age 24	312	188	25	525

Gender

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Female	115	266	7	388
Male	293	212	18	523
Transgender	0	0	1	1

Ethnicity

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Non-Hispanic/Non-Latino	375	399	21	795
Hispanic/Latino	33	79	5	117

Race

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
White	190	182	16	388
Black or African-American	182	260	7	449
Asian	2	0	0	2
Amer Indian/Alaska Ntv	9	1	0	10
Ntv Hawaiian/Pcfc Islndr	0	2	0	2
Multiple Races	25	33	3	61



U.S. Department of Housing and Urban Development

Homeownership Center
The Wanamaker Building
100 Penn Square East
Philadelphia, Pennsylvania 19107-3389

JUL 27 2013

"REVISED"

Rebecca L. Rynbrandt
Director of Community Services
City of Wyoming
1155 28th St, SW
Wyoming, MI 49504

SUBJECT: Property Report Review
FHA #:263-376692 - 41 Wadsworth St, SW Wyoming, MI 49548
FHA #:263-416178 - 1030 32nd St, SW Wyoming MI 49509

Dear Ms. Rynbrandt:

The Philadelphia Homeownership Center (HOC) is in receipt of the required property reports submitted in connection with your participation in the HUD Homes Discount Sales Program for the properties located at 41 Wadsworth St, SW Wyoming, MI 49548 and 1030 32nd St, SW Wyoming MI 49509.

The documentation provided through our Nonprofit Data Management System (NPDMS) to support the Net Development Costs (NDC) that you reported has been reviewed for accuracy and program compliance. The enclosed list of items reflects the changes made to your NDC calculation based on HUD's review of the documentation submitted.

Although HUD's revisions altered the NDC calculation, its review confirms that the resale of these properties complies with the requirements of the Land Use Restriction Addendum (LURA) executed at the time of your purchase and the approved affordable housing program under which you were operating at the time of your purchase. HUD's review confirms that these properties were sold in compliance with Nonprofit Program requirements. No further reports are required for the subject properties.

Thank you for your support of HUD/FHA Single Family Programs. Should you have any questions or require further assistance, please contact Glenn Stopera, of my staff, at 518-862-2824, or via email at glenn.n.stopera@hud.gov.

Sincerely,

Elizabeth M. Cahall
Director
Program Support Division

Enclosure

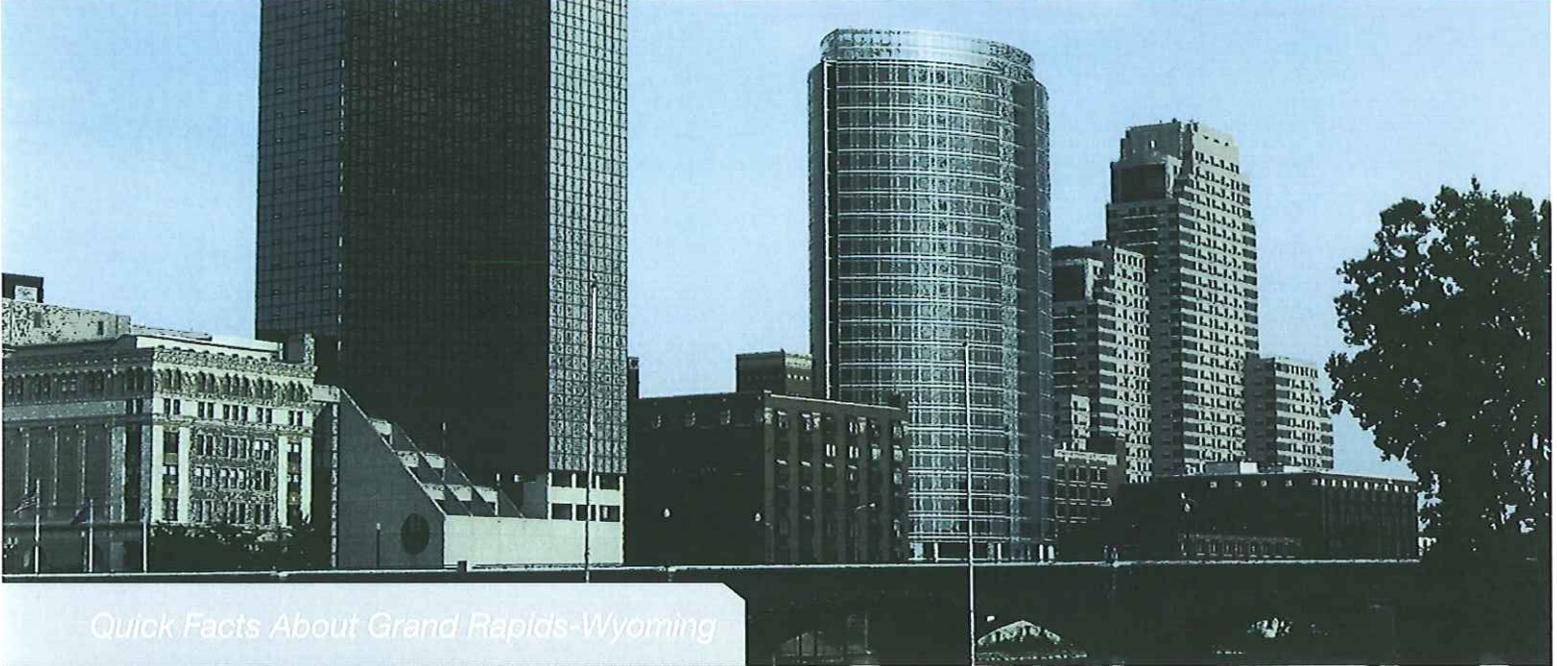
Enclosure 1

1030 32nd Street Wyoming MI 49508

<u>Cost Item</u>	<u>Date</u>	<u>\$ Amount</u>	<u>Revised \$</u>	<u>Reason(s)</u>
Appraisal Fee	1/12/2012	\$175.00	\$0.00	ineligible cost item
Property Management	varied	\$604.00	\$325.00	difference not supported

HUD PD&R Housing Market Profiles

Grand Rapids-Wyoming, Michigan



Quick Facts About Grand Rapids-Wyoming

- **Current sales market conditions: slightly soft but improving.**
- **Current apartment market conditions: tight.**
- **The city of Grand Rapids is home to the Gerald R. Ford Presidential Library and Museum. Ford, the 38th President of the United States, and his wife, Betty Ford, are buried on the grounds of the museum.**



By Tim McDonald | As of May 1, 2014

Overview

The Grand Rapids-Wyoming (hereafter, Grand Rapids) metropolitan area, which comprises Barry, Ionia, Kent, and Newaygo Counties in western Michigan, is the second largest metropolitan area in the state. Spectrum Health is the largest employer in the metropolitan area, with 19,100 employees.

- As of May 1, 2014, the estimated population of the metropolitan area was 800,000, an average annual increase of 6,325, or 0.8 percent, since April 2010.
- From 2000 to 2010, net out-migration from the metropolitan area averaged nearly 2,700 people annually but, since 2010, with the improving economy, net in-migration has averaged 1,400 people per year.
- Kent County is the largest and fastest growing county in the Grand Rapids metropolitan area, with about 78 percent of the total population in the metropolitan area and nearly 100 percent of the population growth in the metropolitan area since 2010.



PD&R



The mining, logging, and construction and the leisure and hospitality sectors in the Grand Rapids area recorded double-digit growth rates during the past 3 months.

	3 Months Ending		Year-Over-Year Change	
	April 2013 (thousands)	April 2014 (thousands)	Absolute (thousands)	Percent
Total nonfarm payrolls	397.4	410.7	13.3	3.3
Goods-producing sectors	80.1	84.2	4.1	5.1
Mining, logging, and construction	13.1	14.7	1.6	12.2
Manufacturing	67.0	69.5	2.5	3.7
Service-providing sectors	317.3	326.5	9.2	2.9
Wholesale and retail trade	59.0	60.5	1.5	2.5
Transportation and utilities	10.3	10.6	0.3	2.9
Information	4.3	4.3	0.0	0.0
Financial activities	21.6	21.4	-0.2	-0.9
Professional and business services	70.6	70.6	0.0	0.0
Education and health services	67.9	71.9	4.0	5.9
Leisure and hospitality	32.8	37.0	4.2	12.8
Other services	17.1	17.3	0.2	1.2
Government	33.7	33.0	-0.7	-2.1
	(percent)	(percent)		
Unemployment rate	6.8	5.8		

Note: Numbers may not add to totals because of rounding.
Source: U.S. Bureau of Labor Statistics

Economic Conditions

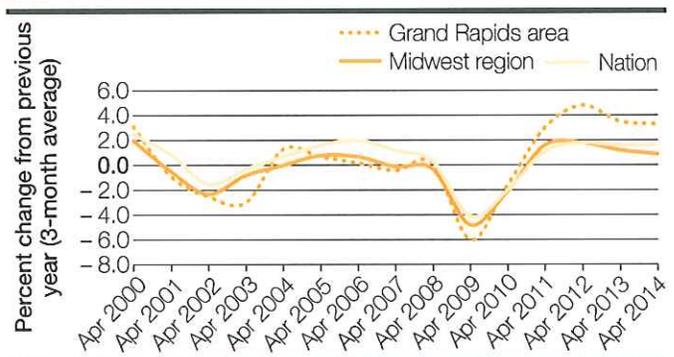
The Grand Rapids metropolitan area has recorded 4 consecutive years of nonfarm payroll growth, and the average for nonfarm payrolls for the 3 months ending April 2014 surpassed the previous peak level of 403,700 jobs in 2000.

- During the 3 months ending April 2014, nonfarm payrolls increased by 13,300 jobs, or 3.3 percent, to 410,700.
- The unemployment rate during the 3 months ending April 2014 was 5.8 percent, down from 6.8 percent a year earlier.
- The leisure and hospitality sector led job growth during the 3 months ending April 2014, increasing by 4,200 jobs, or 12.8 percent.
- A \$17.6 million dollar investment by INGlass in a new manufacturing facility is expected to create 109 new jobs in the manufacturing sector, and a \$1.5 million NOVO 1 Inc. customer contact center is expected to add 287 jobs to the information sector by 2015.
- The metropolitan area has 15 local craft beer breweries, 9 of which have opened since 2012, contributing to employment growth in the manufacturing sector, which has increased by an average of 2,700 jobs, or 4.2 percent, annually since the end of 2011.

Several ongoing or recently completed expansions contributed to growth in the mining, logging, and construction sector, which increased by 1,600 jobs, or 12.2 percent, to 14,700 jobs during the 3

continued on page 3

Nonfarm payroll growth has been much stronger in the Grand Rapids area than in the Midwest region and the nation since 2011.



Note: Nonfarm payroll jobs.
Source: U.S. Bureau of Labor Statistics

Largest employers in the Grand Rapids area

Name of Employer	Nonfarm Payroll Sector	Number of Employees
Spectrum Health	Education and health services	19,100
Axios Incorporated	Professional and business services	8,000
Meijer, Inc.	Wholesale and retail trade	7,725

Note: Excludes local school districts.
Source: The Right Place, Inc.



continued from page 2

months ending April 2014. The Mary Free Bed Rehabilitation Hospital is currently undertaking a \$54 million expansion that will add 87 beds and, in the fall of 2013, Grand Valley State University opened the \$40 million L. William Seidman Center that houses its school of business.

Hampton Inns, part of the Hilton Worldwide hotel group, recently broke ground on a \$28 million hotel in the Medical Mile district in the city of Grand Rapids, which is expected to add 40 new full-time jobs to the leisure and hospitality sector when complete in the summer of 2014.

Sales Market Conditions

The Grand Rapids metropolitan area sales housing market is currently slightly soft but improving. The sales vacancy rate is estimated at 1.8 percent, down from 2.4 percent in April 2010. The average sales price of new and existing homes increased by \$13,700, or 10 percent, to \$148,900 during the 12 months ending April 2014 (Metrostudy, A Hanley Wood Company). New and existing home sales totaled 12,200 during the 12 months ending April 2014, a decline of 400 sales, or nearly 3 percent, from the previous 12 months because REO (Real Estate Owned) sales declined by 1,500, or nearly 61 percent, to slightly more than 2,300 sales.

- New home sales increased 3 percent during the 12 months ending April 2014, to 410 sales, with an average sales price of \$223,000, an increase of \$26,600, or 14 percent, from the previous 12 months.
- The regular (nondistressed, non-REO) resale of existing homes increased by 1,100 sales, or nearly 13 percent, to 9,400 during the 12 months ending April 2014, with an average sales price of \$160,300, an increase of \$8,125, or more than 5 percent.
- The inventory of unsold homes comprised a 2.4-month supply in April 2014, down from 2.6- and 3.7-month supplies in April 2013 and April 2012, respectively.

- During April 2014, 3.4 percent of home loans were 90 or more days delinquent, were in foreclosure, or transitioned into REO status, down from 4.5 percent a year earlier and well below the peak of 9.1 percent in January 2010 (Black Knight Financial Services, Inc.).

Increased home sales and decreased unsold inventory in the Grand Rapids metropolitan area led to an increase in single-family homebuilding activity, as measured by the number of homes permitted, during the 12 months ending April 2014.

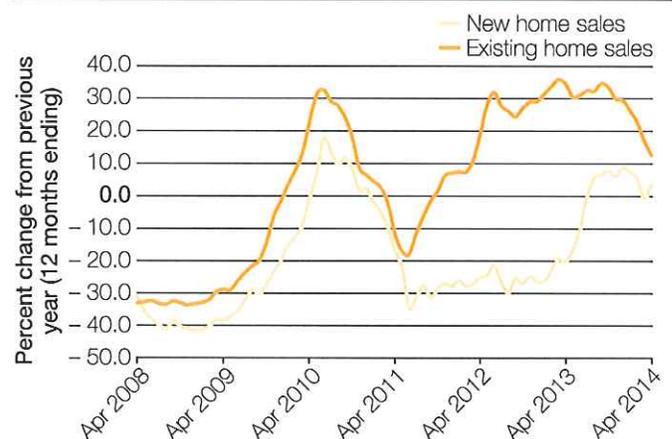
- Building activity totaled 1,300 homes permitted during the 12 months ending April 2014, an increase of 150 units, or 13 percent, from the previous 12 months (preliminary data).
- From 2001 through 2005, an average of 3,800 single-family homes were permitted annually, but average annual permitting declined to 1,700 homes from 2006 through 2008 and declined further to 820 homes from 2009 through 2011.
- Sycamore Woods, a 41-lot, single-family development with home prices starting at \$350,000, began construction in Grand Rapids Charter Township in the spring of 2014.

New home sales prices increased much faster than existing home sales prices in the Grand Rapids area.



Note: Includes single-family homes, townhomes, and condominiums.
Source: Metrostudy, A Hanley Wood Company

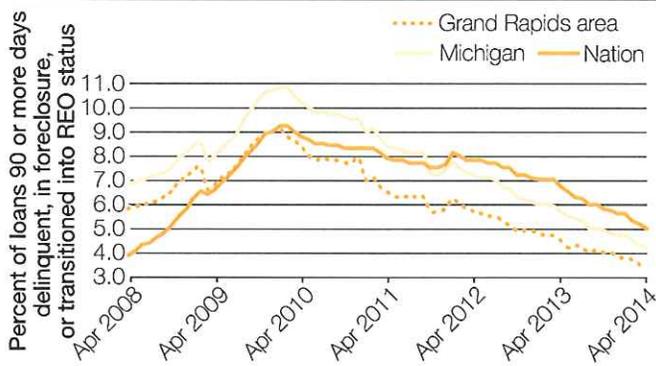
Existing home sales in the Grand Rapids area improved nearly 2 years before new home sales.



Note: Includes single-family homes, townhomes, and condominiums.
Source: Metrostudy, A Hanley Wood Company

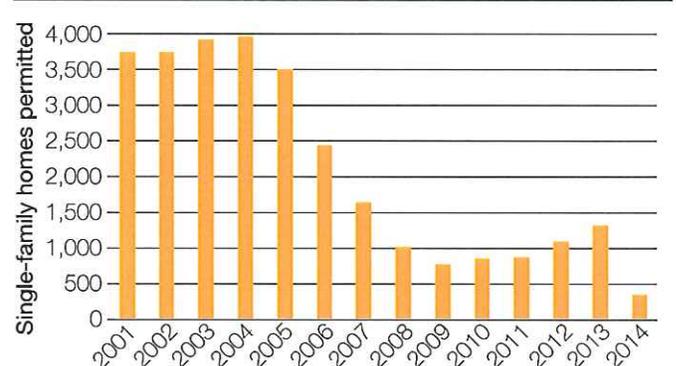


The distressed loan rate in the Grand Rapids area declined faster from the peak level than the national rate.



REO = Real Estate Owned.
Source: Black Knight Financial Services, Inc.

Single-family construction activity in the Grand Rapids area has increased slightly every year since 2009.



Note: Includes preliminary data from January 2014 through April 2014.
Source: U.S. Census Bureau, Building Permits Survey

Apartment Market Conditions

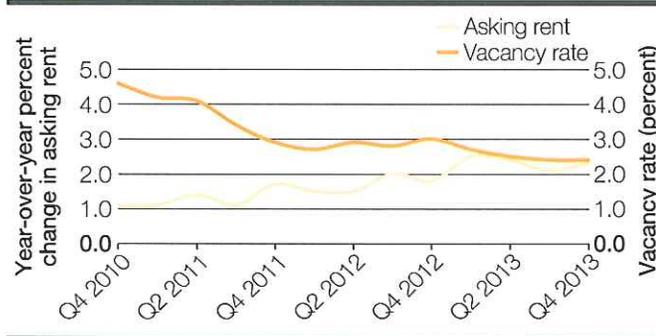
The apartment market in the Grand Rapids metropolitan area is tight, with a 2.5-percent vacancy rate during the first quarter of 2014. The average rent for an apartment was \$700, an increase of \$15, or 1.9 percent, during the past 12 months (Reis, Inc.).

- The apartment market has tightened significantly since the first quarter of 2010, when the vacancy rate was 6.7 percent.
- The average rents for one-, two-, and three-bedroom units are currently \$610, \$750, and \$1,100, respectively.
- The apartment market in downtown Grand Rapids is also very tight, with a vacancy rate of 1.0 percent (Triad Real Estate Partners).
- Rents in downtown Grand Rapids average \$1,000 and \$1,425 for one- and two-bedroom units, respectively.

In response to tightening apartment market conditions, multifamily construction, as measured by the number of units permitted, increased during the past 24 months.

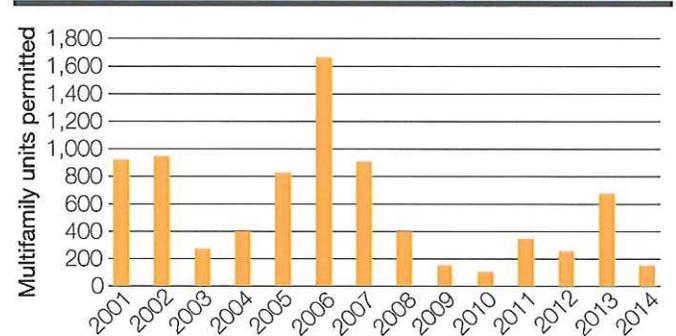
- Multifamily construction increased by 40 units, or 8 percent, to 520 units permitted during the 12 months ending April 2014 (preliminary data).
- From 2001 through 2007, multifamily construction averaged 700 units a year, with condominiums accounting for 310 units, or nearly 55 percent of all multifamily construction, annually.
- Multifamily construction declined to an average of 250 units annually from 2008 through 2012, when condominium construction stopped in the metropolitan area.
- Two mixed-income rehabilitation properties were recently completed in downtown Grand Rapids. The 45-unit 26 Cherry Street apartments and the 38-unit 205 South Division Avenue Apartments both offer market-rate rents of \$900 and \$1,375 for one- and two-bedroom units, respectively.

The apartment vacancy rate dropped below 3 percent as the rate of rent growth increased in the Grand Rapids area.



Source: Reis, Inc.

Multifamily construction increased significantly in the Grand Rapids area during 2013 because the previous overproduction of multifamily units had been absorbed.



Note: Includes preliminary data from January 2014 through April 2014.
Source: U.S. Census Bureau, Building Permits Survey



Homes

WASHINGTON

Homeownership rate expected to keep falling

By Emily Badger
The Washington Post

The homeownership rate in the U.S. has been tumbling since the height of the housing boom. Fewer people own their homes — because foreclosures claimed them, or because the housing bust taught everyone to be wary or because the economy ensured that families who might have bought in the past can't afford a home today.

For a lot of reasons, though, this trend is not temporary. It won't reverse when the housing collapse fades from memory, nor as the economy picks back up.

In fact, according to a new projection from the Urban Institute, homeownership in America likely will keep falling until 2030. It will fall for the young and the middle-aged, for blacks and whites. By 2030, Urban predicts, the U.S. homeownership rate will be as low as 61.3 percent — a number we haven't seen in half a century.

Viewed another way: A big surge in renters is coming. And this trend has major implications for the kind of housing we should be building, as well as all of the housing we've already built. Between 2010 and 2030, according to the report, a majority of the estimated 22 million new households that will form in America will be renter households.

The number of homeownership households will grow (because the U.S. population will), but the number of renters will grow a lot faster.

That's going to mean

several things: Developers will have to cater more to renters, many communities will need more apartments, and single-family homes that weren't originally built for renters will increasingly be used by them.

So what, exactly, will drive this long-term shift? The recession will have lingering effects for years, particularly among black families whose wealth was decimated by the housing bust.

Another part of the story is demographic. Minorities have historically been much less likely to own homes than whites, and their share of the population is growing.

Because the age of marriage and childbearing in the U.S. has been rising, that means related life milestones like forming a household and buying a home are happening later in life, too. In effect, people who do buy homes will spend less of their lives as homeowners.

The Urban Institute also argues that stagnating incomes and rising student debt will drag down the ability of many millennials to buy their own homes as they age into that stage of life. And many baby boomers will age out of homeownership at the same time. They'll move into retirement communities, or their children's homes or even rentals of their own.

Along the way, between now and 2030, maybe we'll even change how we think about homeownership, which has long been viewed as a norm in America to which everyone should aspire.



Even as the housing market is improving, more American families are choosing to rent rather than buy a home or apartment. A recent study speculates this trend will continue through 2030. (MLive.com files)