



# HOUSING SOLUTIONS NETWORK

**Tuesday, November 12, 2013**

**9:00 – 11:00 a.m.**

**Conference Room, Traverse City Michigan Works!**

**1209 S Garfield, Traverse City**

*Anyone interested in affordable housing for Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties is welcome to attend.*

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## AGENDA

**A. Welcome and Introductions**

**B. Consideration of Agenda and September 2013 Meeting Minutes**

**C. County Updates**

**D. Michigan State Housing Development Authority Update**

Julie Gardner, MSHDA, will provide an update on MSHDA programs.

**E. Northwest Michigan Community Action Agency Presentation**

Barb Stricker will provide a presentation on NMCAA services.

**F. County Housing Inventories – Review and Comment**

Discussion and comment on draft county housing inventories available online at [www.nwm.org/framework](http://www.nwm.org/framework).

**G. Roundtable Discussion and Announcements**

*This is a chance to share experiences and best practices with other affordable housing stakeholders. Feel free to bring brochures, flyers, and other materials for distribution.*

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The purpose of the Housing Solutions Network is to provide a forum for interagency and intergovernmental communication and coordination related to housing issues in Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties. This meeting is open to all who wish to attend. If you are not planning to attend this meeting, but would like to have input in the discussion, or provide handouts to the group, please contact Sarah Lucas, Northwest Michigan Council of Governments at (231) 929-5034 or [sarahlucas@nwm.cog.mi.us](mailto:sarahlucas@nwm.cog.mi.us).



# HOUSING SOLUTIONS NETWORK

## DRAFT Meeting Minutes

Tuesday, September 10, 2013

9:00 – 11:00 a.m.

Conference Room, Traverse City Michigan Works Office

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### A. Welcome and Introductions

Dee Newman-Wilkinson	Area Agency on Aging of Northwest Michigan
Emilee Syrewicze	Northwest Michigan Supportive Housing
Wendy Irvin	Grand Traverse Area Habitat for Humanity
Bill Merry	Homestretch
Virginia Coulter	Grand Traverse County
Jennifer Kowal	Traverse Area Association of Realtors®
Joanne Turnbull	Traverse City Housing Commission
Cathy Odom	Northwest Michigan Community Action Agency
Liz Keegan	Fair Housing Center of West Michigan
Sarah Lucas	Northwest Michigan Council of Governments
T.J. Brown	Michigan Energy Solutions

### B. Consideration of Agenda and July 2013 Meeting Minutes

The July meeting minutes were accepted as presented.

### C. County Updates

D Newman-Wilkinson noted that there have been reductions in Emergency Solutions Grants, and MSHDA is asking the state's Continuum of Care groups to restructure themselves. Applications need to be in by October for funding to help pay for new structures. There will be a meeting in Gaylord of all northern Continuum of Care bodies regarding the state's proposal to merge 21 counties together. She noted that these groups are looking at prosperity regions, which in our area would include the ten counties that NWMCOG and NMCAA serve. This approach would make a lot more sense than including all counties north of Clare.

TJ Brown updated that the TC Saves Program is now available to all TCLP customers.

### D. Depot Neighborhood

B. Merry and W. Irvin reported on progress with the Depot Neighborhood development. B. Merry stated that project partners have been focused on infrastructure permitting; applications have been submitted to DEQ and are currently going through review. We hope to have permits from the City of Traverse City and DEQ in a week or so. He continued that Homestretch and Habitat have also been working on financing. The project received a \$100,000 loan from the Grand Traverse County Land Bank as well as a \$195,000 grant from their HUD Community Challenge grant. An application has also been submitted to Rotary

Charities for \$50,000, to be used for optimizing energy efficiency in the homes. He noted that Homestretch isn't doing solar energy, as it's not economically feasible, but we are integrating as many energy efficiency features as possible. Project partners have also submitted Neighborhood Enterprise Zone application to the City for tax incentives. Final residential design and cost estimates have been completed; with subsidies, Homestretch plans to sell homes for \$100-110,000.

W. Irvin noted that Habitat's processes are very similar with the exception that we're working on going forward with solar. With or without it, the homes will be very energy efficient. Habitat is working full force on fund development; our funding gap is fairly minimal considering how far we've come. We expect to be completed with the project within 3 years. We've accepted three families so far and hope to have one family in the home by the end of the year.

V. Coulter asked about infrastructure needs. B. Merry answered that we need sewer and water and noted that we can build at the same time as the infrastructure is being completed.

J. Kowal asked about funding structure for project partners, and whether there is collaboration on applications. B. Merry answered that Homestretch has many traditional loans and we do try to get grants, but have been very careful about not stepping on toes and/or applying jointly.

W. Irvin noted that Habitat is participating in SwingShift for the Stars as a fundraiser; Chairman Dan Brady is dancing. Tickets are available.

#### **E. MSHDA Home Rehab Programs**

V. Coulter discussed changes to the MSHDA Community Development office, which includes changes toward a more region-based focus as well as increased scrutiny from HUD and MEDC. She noted administrative changes in homebuyer purchase and repair program relative to grant extension. She added that the paperwork burden has increased dramatically, and there is little room for discretion in questions on the grants; MSHDA needs to sign off on everything.

C. Odom noted that they've added a lot more regulation. Lead paint inspection requirements add a couple weeks to the process, and we also have Section 3 requirements where contractors have to hire new hires from Michigan Works or ensure they're coming off another government program.

V. Coulter noted that Patty Lowery, Antrim County Housing Coordinator, is planning on retirement, as is Ron Crummel in Leelanau County, leaving two counties without housing experience trying to pick up this program. She added that a meeting is planned in Lansing in November regarding the home rehab program.

#### **F. Framework for Our Future: Fair Housing and Equity Assessment**

S. Lucas discussed the Fair Housing and Equity Assessment, which is required by the US Department of Housing and Urban Development for all entities receiving Regional Planning grants through the Office of Sustainable Housing and Communities. She reviewed the requirements of the FHEA, which include identification of racially concentrated areas of poverty; identification of areas that are experiencing increased segregation or integration; analysis of access to various types of opportunity; identification of Fair Housing-related issues; and a review of major public investments planned for the region. The impetus behind the FHEA is the fact that many subsidized housing investments have historically been made in communities that are underserved, with poor access to good quality schools, employment options, and other important opportunities. The FHEA asks us to consider where and how we make these types of investment in the future, and how equity issues and opportunities are impacted by policies and investments. In our region, we don't have the same issues associated with segregation and concentrated areas of poverty that many larger cities do; there are no racially concentrated areas of poverty, and minorities make up a small percentage of the total population. Our issues are focused on income and poverty issues, so we've taken a different approach to the data collection and analysis. She reviewed the data collection and analysis process, which looked at indicators both for opportunity access and community need. HUD created an "opportunity index," which measured the level of access in different neighborhoods to high performing schools, jobs, alternative means of transportation, as well as their labor market engagement, poverty levels, and exposure to environmental health hazards. Block groups and Census tracts are scored on these factors; areas with good access to opportunity are then contrasted with areas of higher-than-average needs around transportation, housing, and poverty. Indicators used to identify these areas include housing vacancies (not including seasonal homes), adults without a high school diploma, households without vehicle access, family poverty status, number of low income households, severe rent burden, unemployment.

Members reviewed and discussed maps and limitations of data. S. Lucas noted that the information comes from the American Community Survey; for small rural populations such as the block groups and tracts in our region, the margins of error are high,

especially when the indicator represents a condition with very limited frequency, such as housing units lacking complete plumbing or kitchen facilities. Members suggested removing housing units with incomplete plumbing or kitchen facilities as an indicator.

S. Lucas commented that they are wrapping up the data collection phase and will begin moving more into analysis and deliberation. Information will be presented to the Housing Solutions Network as it is developed. The results and information included in the FHEA will be a part of our housing strategy development, and will also be a part of all other elements of the Framework plan, in order to ensure that the issues identified in the FHEA are included in and addressed by the planning process.

#### **F. Roundtable Discussion and Announcements**

S. Lucas stated that the Low Income Housing Coalition is planning a series of events for the State of Michigan, and will be visiting Traverse City on October 3.

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