



# ITICE

INNOVATIVE • COLLABORATIVE • EMPOWERING

## FAIR AND AFFORDABLE HOUSING INITIATIVES: THE NEXT FIVE YEARS



[WWW.GLHC.ORG](http://WWW.GLHC.ORG)

## WHAT'S THE PROBLEM?

The Tri-County region has made significant strides in recent years, reinventing itself from an auto-based community to high-tech and service-based. With diverse economic growth, Mid-Michigan is sought after for those looking to plant their roots whether as a business or as a family. Yet, more than 61,351 Tri-County families and individuals do not have access to safe, quality, affordable housing that costs less than 30 percent of their income.

Seniors are in need of safe housing that meets their requirements. Our neighbors with disabilities deserve accessibility. More than 90% of extremely low-income households cannot even afford rental housing, and there is a lack of larger bedroom homes that many families are crumbling under the pressure of.

With the high costs of finding a place to call home, families are left with less money to spend on basic necessities, putting food, transportation and medical care on the back burner.

## WHAT IS ICE?

ICE is the solution. ICE is the name of the 5-year fair and affordable housing plan being developed by the Greater Lansing Housing Coalition and Mid-Michigan Program for Greater Sustainability.

More than a word, ICE is a solid representation of the three counties in the Tri-County region: Ingham, Clinton and Eaton. Though diverse, these three counties are coming together as one to take on fair and affordable housing issues facing our community.

As an idea, ICE is a building block. It is firm under pressure, a force of strength. As a brand, ICE is real, it is easy to understand, and it is memorable. ICE is a word that people can recall in a world of acronym overload.

The mission of ICE is to provide Innovative, Collaborative and Empowering direction for the community that will make Mid-Michigan more welcoming and accommodating to all.

## A LETTER FROM THE EXECUTIVE DIRECTOR



**WE HAVE A PLAN.  
GET INVOLVED.**

The lack of affordable housing does not just affect families – it touches everyone, including young adults who need to live close to work, seniors who want safe and accessible housing, and those with special needs who require barrier-free housing.

Everyone deserves convenient housing in safe neighborhoods that they can afford. The Mid-Michigan Program for Greater Sustainability has given us the tools to produce a 5-Year Affordable Housing Plan that will help make quality housing more readily available in the community and more accessible to those who need it most.

Mid-Michigan will be impacted both as a regional community and as individuals by this plan. It is important to us that people know what is happening and predicted to occur in our region and how we can work together to make our communities the affordable, fair and sustainable cities, towns and counties we all want them to be.

When our neighbors are happy and healthy, we all prosper. We need your help to improve the housing conditions in Mid-Michigan, but we have a plan. Please take the time to read and share our 5-Year Plan, ICE, which will provide a path for the future and help us set goals and action strategies to move forward as a community.

Sincerely,

Katherine Draper  
Executive Director, Greater Lansing Housing Coalition

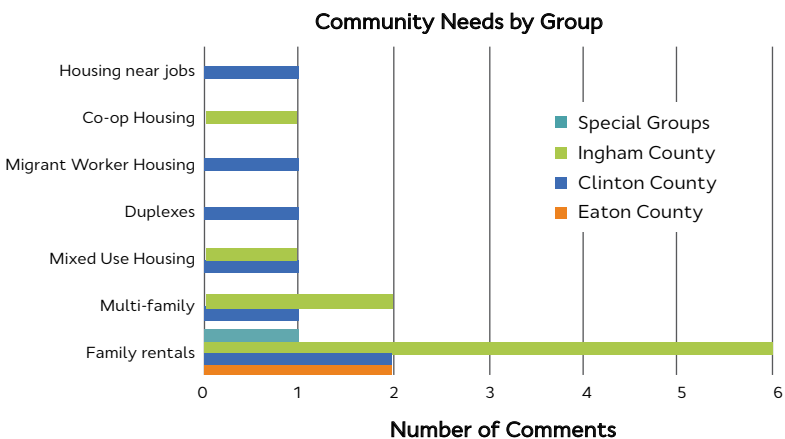
# WHAT HAVE WE FOUND?

## 1 Our population is changing.

Following the steady growth of the 20th century, the Tri-County population has remained stable in many aspects since 2005. However, we expect a significant growth of the boomer and senior populations in the near future. The population of our urban core is decreasing as much of the population heads to the suburbs, and it is important for us to prepare for these population changes accordingly. Many of these older populations will begin to downsize, which could lead to an excess of larger homes.

## 2 We need to address fair housing.

The ICE 5-year fair and affordable housing plan will address the issue of discrimination against specific groups of people in the Tri-County area who are renting or buying a home, as well as those who are applying for loans and mortgages. People with disabilities have specifically faced discrimination in Mid-Michigan in recent years.

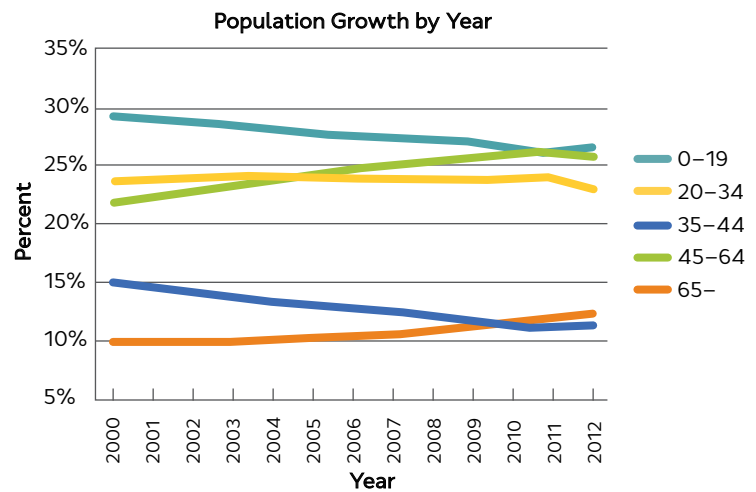


## 3 Mid-Michigan is in need of more family-friendly affordable housing.

In the Tri-County region, there is a deficit of rental units with more than 3 bedrooms for larger families. These families are left with little to no options, and they will ultimately be forced to live in the older and lower quality housing that remains.

## 4 The Tri-County urban core has a lack of affordable housing, particularly rental units.

Lansing and East Lansing have higher affordability indexes (housing cost/household income) than the surrounding areas, leaving families and individuals in these cities with less money for food, clothing, transportation and healthcare. Those locations in Lansing with lower affordability indexes often have older, lower quality housing with less desirable schools and neighborhoods. Subsidized housing in the Tri-County region is very scarce relative to the needs of low and very low-income households.



## 5 Mid-Michigan needs to provide housing for growing populations.

Community and business leaders stress the desire to retain local talent and millennials graduating from local colleges and universities. In order to cater to this effort, housing that is both affordable and convenient must be made available. The senior and boomer populations also show interest in more housing options than are currently available, such as smaller units that are within walking or transit distance to attractions and services.



# COMMUNITY ENDORSEMENTS

The 5-year fair and affordable housing plan being published by the Tri-County Regional Planning Commission and Greater Lansing Housing Coalition provides an in-depth look at a decade of changes in the Capital region's housing profile. This plan has important implications not just for Lansing and its nearby suburbs, but throughout the region; from Nashville to Webberville and from Ovid to Onondaga. This 5-year plan will offer insight into the views held by housing advocates, planners, people in need of affordable housing and other stakeholders. The elements of this study, together with analysis of current economic and demographic trends, will provide a solid context for drawing well-informed housing plans for Capital region communities during the next 5-10 years.

- **Dorothy Boone**, Development Manager, *City of Lansing*

A housing plan for our region is long overdue and very welcome. We will be able to make smarter decisions as a region with a plan put together from extensive community input. As Ingham County Treasurer and Land Bank Chair, I look forward to having this valuable tool available. The HUD grant dollars have been put to good use by Tri-County Regional Planning Commission and the Greater Lansing Housing Coalition. Now, it is our turn to use the information in the plan to improve the housing environment in our region.

- **Eric Schertzing**, Treasurer, *Ingham County*

Great Lakes Capital Fund embraces the 5-year housing plan and its process, which provides a shared vision for action and a framework for public, private and community partnerships. Great Lakes Capital Fund is a nonprofit Community Development Finance Organization with a 21-year history of supporting the development and rehabilitation of housing that is affordably priced for low-income residents. We applaud the local Tri-County 5-year planning process because it enhances partnerships that will improve the quality of life for our residents.

- **Tom Edmiston**, Sr. VP Tax Credit Investing, *Great Lakes Capital Fund*

In Lansing, we find ourselves in a dynamic and diverse city where each of our neighbors are the building blocks of the community. The ICE 5-Year Fair and Affordable Housing Plan is the roadmap to providing a safe and affordable city for all of our neighbors, including the aging population, young professionals, and those with accessibility needs. Ensuring that every member of our community has a place to call home protects the most important resources in Lansing – our residents.

- **Tim Daman**, President & CEO, *Lansing Regional Chamber of Commerce*