



*Community Development Block Grant
Consolidated Plan, 2025-2030
Annual Action Plan, 2025-2026*

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The purpose of the City of Holland's Five-Year Consolidated Plan for 2025 to 2029 is to guide the City of Holland and the community in efforts to provide all residents with decent housing, a suitable living environment, and expanded economic opportunities utilizing a collaborative process involving the City, partner organizations, and residents. The plan sets forth how funding provided by the Department of Housing and Urban Development (HUD) via the Community Development Block Grant (CDBG) will be used as an investment tool to achieve specific CDBG-aligned objectives and outcomes over the next five years.

The plan was prepared using data from the U.S. Census Bureau / American Community Survey (ACS), regionally collected data, city records, and consultations with service agencies, citizens, and city departments. The plan consists of a description of the process used in gathering information, an assessment of needs pertaining to housing, homelessness and other community development needs, and a housing market analysis, culminating in the development of a strategic plan consisting of five-year goals and strategies. Included as part of the Five Year Consolidated Plan is the 2025-2026 Annual Action Plan, which establishes a budget and outcome goals for the first year of the Consolidated Plan.

Key challenges identified in the plan include the growing shortage of housing generally, but especially housing that is affordable to low- to moderate-income residents, the continued aging and condition of the city's housing stock, and the increasing challenges of low- to moderate-income residents with maintaining housing stability and with meeting other basic needs. Despite these and other challenges, the CDBG program of the city continues to meet meaningful objectives and achieve key outcomes within the community.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City held several public input meetings and conducted a survey to gather citizen input about the CDBG program. This input, along with additional information (e.g., Assessment of Fair Housing) were presented to the Neighborhood Improvement Committee for review and consideration. Based on that review, the following objectives were identified for the period of the Consolidated Plan:

1. Support low- to moderate-income homeowners with the costs of essential home repairs and improvements and energy efficiency improvements through its Home Repair Program.
2. Support homeownership opportunities for low- to moderate-income first-time homebuyers.
3. Support the provision of critical public services to low- to moderate income residents, in particular those experiencing homelessness and/or challenging economic conditions.

4. Support the improvement of key city infrastructure (e.g., sidewalks, bus shelters, park improvements, street trees) within eligible and targeted neighborhoods.
5. Support the ongoing provision of fair housing services (education, outreach, enforcement) within the City.

3. Evaluation of past performance

Each year, the City is required to submit a Consolidated Annual Performance Evaluation Report (CAPER) to HUD, reporting on the activities that were funded with CDBG dollars, the amount spent, and the individuals and households assisted. The City has submitted the required reports each year. The City follows a consistent process of developing, monitoring and reporting on its goals and projects. The City is confident that its administrative processes are reasonable and in compliance with regulations and requirements. Electronic versions of the City's past CAPER reports can be found on the City's website at www.cityofholland.com/1053/Community-Development-Block-Grant.

4. Summary of citizen participation process and consultation process

The City's Consolidated Plan citizen participation process took place generally between December 2024 through May 2025.

The City of Holland held multiple public input meetings, conducted a survey, and held a public hearing in order to gather citizen input. The results of these meetings, along with recommendations from the Ottawa County Housing Needs Assessment, and recently completed Assessment of Fair Housing were presented to the citizen-led Neighborhood Improvement Committee. The Committee reviewed the results and identified needs from these sources. From these needs, a set of local objectives were identified to be acted upon for the first year of the five year plan. In subsequent years, additional public input will be gathered to generate local objectives for upcoming years.

Public input was gathered through a series of community meetings and a survey. The meetings and survey were publicly advertised in the newspaper, on the City's website, City newsletter, and social media. Notices were also emailed to a list of non-profit and other community-based groups. Many of these groups serve special populations, such as veterans, unhoused persons, those with physical or mental disabilities, minorities, and non-English speakers. Flyers for some of the meetings and the survey were distributed to local non profits, and distributed widely through varied means. More than 50 agencies were notified of the general public meetings and encouraged to attend, as well as to pass on information about the meetings and public survey to client/customer groups.

The 2025-2029 Consolidated Plan, the 2025 Annual Action Plan, and availability of CDBG funding was discussed during the meetings, and attendees and survey respondents were asked to identify priority needs and priorities for funding. More specific information about the Citizen Participation and consultation processes can be found below in section PR-15.

5. Summary of public comments

A detailed listing of comments received and a compilation of the survey responses can be found in the Citizen Participation section (PR-15) of this plan. In brief, comments received predominantly focused on the need for continued attention to the issue of affordable housing supply and access, the costs and barriers to maintaining homes, access to public transit, access to mental health supports, social isolation, access to needed information, and language barriers.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received were accepted by the City of Holland.

7. Summary

The City of Holland's 2025 - 2029 Consolidated Plan has been prepared in order to aid the City in developing a functioning and thriving urban community through the provision of decent housing, a suitable living environment, and expanded economic opportunity principally for low and moderate-income persons. A Citizen Participation Plan was used to gather public comments through public meetings, other community conversations, and a public survey. Information gathered from the public, review of recently obtained housing market analysis data, data provided by HUD, and results of a recently completed Assessment of Fair Housing were used to identify the goals and the activities found within this Consolidated Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	HOLLAND	Community & Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The City of Holland and its personnel oversee the entire CDBG grant. The City of Holland also directly administers a home repair program primarily funded with CDBG funding. Some funds are planned to support certain eligible public infrastructure projects, and a portion of the funds are sub-granted to local non-profit partners for identified housing and public service projects.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The development of this Consolidated Plan began with several community consultation meetings. Several were hosted by a particular stakeholder organization, including Community Action House, Heights of Hope, and the City of Holland Youth Advisory Council. Two consultation meetings were publicly noticed and held at the local public library. These were attended by residents and representatives from area service agency organizations. During each of these consultation meetings, a summary of the CDBG planning process was provided, along with a review of poverty and housing data, followed by open discussion of community needs and opportunities. A total of five group consultation meetings were held, with a total of approximately 54 persons in attendance.

A public survey, made available both on-line and in printed format, was also available to residents and key stakeholders. The brief survey was designed to solicit feedback about prioritized needs in the community and recommended strategies to address those needs. A total of 59 surveys were completed and entered.

See section PR-15 for more detailed information about information provided from these sources.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Holland remains in ongoing contact with the core providers of public and assisted housing, public health services, mental health services, and other public and mainstream services. Many such services are provided and coordinated by governmental agencies operating at the county level, including Ottawa County Public Health, Community Mental Health of Ottawa County, and the Ottawa County Department of Health and Human Services. Others are carried out by local non-profit organizations. The City maintains regular communication with all core service providers through a variety of connection points.

With regard to public and assisted housing, the city’s Community Development Coordinator is closely involved with the county Continuum of Care entity, named the Lakeshore Housing Alliance (LHA). The Community Development Coordinator has been on the Executive Committee of the LHA for over four years. He is centrally involved in the subcommittee responsible for local distribution of MSHDA ESG and HUD CoC funding, and in this capacity, has a first-tier role in assisting with how the various housing services are working together.

City staff are also commonly involved in other collaborative groups working in the area of service delivery and coordination within the city and Ottawa County.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

As noted above, the Lakeshore Housing Alliance (LHA) is the HUD-designated Continuum of Care planning entity for Ottawa County. Much of the City’s efforts to be engaged in coordinated planning among human service and housing providers occurs through its active involvement with the LHA. The City has been an active member of the LHA for over 15 years. The City is currently a member, and its Community Development Coordinator is also a member of the LHA’s Executive Committee and Allocations and Accountability Committee. The City’s Community Development Coordinator is involved in most regional planning initiatives pertaining to persons who are homeless or at risk of homelessness. All members of the LHA were invited to attend the consultation meetings held on December 9, 2024.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As noted above, the City of Holland’s Community Development Coordinator is a member of both the Executive Committee and the Allocation and Accountability Committee of the CoC, the latter of which is responsible for determining allocation of ESG and CoC funds among member agencies. This committee is also responsible for evaluating the outcomes of all CoC-related projects, policy and strategy development, as well as HMIS administration.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

See Table 2 below.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Good Samaritan Ministries
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from this agency attended a CDBG Consultation Meeting. This agency serves as the designated coordinated intake agency for homeless and at-risk households, and is a key resource when discussing community needs.
2	Agency/Group/Organization	COMMUNITY ACTION HOUSE
	Agency/Group/Organization Type	Services - Housing Services-homeless Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Held consultation with leadership team on 12/2/2024 at their office. Received general feedback and input regarding critical needs and trends, focusing on unhoused population, food security, and homeownership opportunities for low-income homebuyers.
3	Agency/Group/Organization	LAKESHORE HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several staff members attended one of the offered consultation meetings and provided input on existing programs and a potential new program that complement the city's home repair program.
4	Agency/Group/Organization	HOME COR
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency's Executive Director attended one of the offered consultation meetings and offered input as to the importance of the city's home repair program.
5	Agency/Group/Organization	DISABILITY NETWORK
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Two agency staff members attended one of the offered consultation meetings and offered input regarding the needs of persons experiencing homelessness.
6	Agency/Group/Organization	Community Mental Health of Ottawa County
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several staff members attended one of the offered consultation meetings.
7	Agency/Group/Organization	JUBILEE MINISTRIES, INC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency's Executive Director and another staff member attended one of the offered consultation meetings and provided input on the need for more homeownership opportunities for moderate income households and for the need for more housing development to meet the housing demand.
8	Agency/Group/Organization	Lifeline Ministries
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several staff members attended one of the offered consultation meetings and provided input regarding the number and needs of persons and families that are unhoued.
9	Agency/Group/Organization	Holland Public Schools
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education Other government - Local Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The superintendent of Holland Public Schools attended one of the offered consultation meetings and provided input on the mental health needs of students within the district. He also spoke of the difficulty his staff has in finding available and affordable housing within the immediate area.
10	Agency/Group/Organization	Fair Housing Center of West Michigan
	Agency/Group/Organization Type	Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency's Executive Director attended one of the offered consultation meetings and provided input on a number of matters being discussed.
11	Agency/Group/Organization	Outdoor Discovery Center
	Agency/Group/Organization Type	Services-Education Agency - Managing Flood Prone Areas
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Several staff members attended one of the offered consultation meetings. The ODC is a lead provider of environmental education and nature-based opportunities in the surrounding area. They are also involved in environmental conservation efforts, including the oversight of programs protecting water resources and flood-plain management.
12	Agency/Group/Organization	3Sixty
	Agency/Group/Organization Type	Neighborhood Development Organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency's Executive Director attended one of the offered consultation meetings and provided input on the needs experienced within several of Holland's low-income neighborhoods.
13	Agency/Group/Organization	HEIGHTS OF HOPE
	Agency/Group/Organization Type	Neighborhood Development Organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	At the request of this organization, city staff attended a meeting on 12/4/2024 of resident leaders living within this large primarily rental community for the purpose of hearing input and feedback on the community development needs within this neighborhood.
14	Agency/Group/Organization	Holland Board of Public Works
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted with regard to the status of it's broadband fiber program currently being implemented city-wide. This service began going live in the central area of the city in the summer of 2024 and will take approximately 2-3 years to reach all areas of the city.

Identify any Agency Types not consulted and provide rationale for not consulting

No agency types were intentionally excluded from the City’s efforts to encourage participation in consultation meetings. All known providers of housing and other core human services were invited via email to the Consultation meetings held on 12/9/2024. In addition to direct email invitations, the meeting was posted on the City website as well as in the Holland Sentinel (local paper of record), and was also promoted via the city’s e-newsletter, and social media.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lakeshore Housing Alliance	The Strategic Plan and the goals of the CoC align closely, with a focus on preventing and ending homelessness through the coordination of effective, best-practice services.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Holland works with the State of Michigan and respective departments in several ways, such as participation in economic development initiatives and affordable housing incentive programs.

The City of Holland works with both Ottawa County and Allegan County on the coordination of housing needs assessments, and the coordination and delivery of mainstream services,

Long-term compliance with housing codes is accomplished by the City of Holland’s Community & Neighborhood Services Department which operates a rental inspection program and a point-of-sale owner-occupied inspection program. Housing Code property inspections are done to meet local inspection requirements. The city’s Home Repair Program coordinates with the local Department of Health & Human Services, and other agencies, to assist low-income homeowners with needed home repairs.

Narrative (optional):

Intentionally blank.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Holland held several public input meetings and conducted a survey to gather citizen input. The results of these meetings, along with recommendations from additional data sources and the city's Assessment of Fair Housing were presented to the citizens-led advisory committee (Neighborhood Improvement Committee). The Committee reviewed the results and identified needs from these items. From these needs, a set of local objectives were identified to be acted upon for the first year of the five year plan. In subsequent years, additional public input will be gathered to generate local objectives for upcoming years.

The meetings and survey were publicly advertised in the newspaper, on the City's website and e-newsletter, and on social media. Information about the public meetings was also sent to an email list of non-profit organizations doing housing and adjacent work in the community. Many of these groups serve special populations, such as veterans, unhoused persons, those with physical or mental disabilities, minorities, and non-English speakers. Flyers promoting the public meetings and information on how to access the survey were distributed to multiple sources. In all, more than 50 agencies were notified of the meetings. All agencies were encouraged to attend meetings, complete the survey, or both, and to invite their clients, customers, staff, etc., to attend the meeting and/or complete the survey.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Sign language interpreter available upon request	Two public meetings held at the Herrick District Library on Monday, Dec. 9, 2024, at 1:00 pm, and at 6:00 pm.	A broad range of comments were received from attendees. Topics addressed by attendees, roughly in order of frequency, included: homelessness, housing availability and access, neighborhood development and social connection, mental health, infrastructure and transportation, economic development, and childcare.	All comments offered were accepted.

2	Survey (online and paper)	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>An brief survey was made available for over 8 weeks through multiple means, including posting in the newspaper, via email to large distribution list of community-based organizations, on flyers, city newsletter and website, etc. *** responses were received.</p>	<p>Of the four main areas of community development activity, respondents ranked their relative importance as follows: 81% ranked "safe and affordable housing" as a priority, with the remaining three areas ranked as noted: the "physical quality of neighborhoods was selected as a priority by 44% of respondents; "ensuring residents have access to needed social services" was selected as a priority by 44% of respondents; and "promote local business growth and jobs" was selected as a priority by 14% of respondents. The four public service areas that were ranked highest were as follows: supportive services for persons experiencing homelessness (60%), supportive services for older persons or adults with disabilities (34%), food assistance or other basic needs (34%), and mental health services (34%).See appendix item, "2025 Survey Results," for additional feedback received from the survey to open-ended question about how the</p>	<p>All comments offered were accepted.</p>
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
				City should the city should best support low- and moderate-income households, and how the city should best support neighborhoods.	
3	Survey (online and paper)	Advisory group of neighborhood residents	A consultation meeting was held on December 4, 2024 with a resident advisory group of a targeted neighborhood served by a Heights of Hope, a neighborhood development organization. Twelve individuals were in attendance.	Comments received at this meeting included concerns about persons experiencing homelessness including families with children, the impact of those voicing opposition to affordable housing development, the need to support organizations doing neighborhood development work, the need to support small businesses, the need for targeted support for single fathers, and the need for a playground in the SOAR neighborhood.	All comments offered were accepted.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
4	Survey (online and paper)	Staff from a local non-profit organization	A consultation meeting was held on December 2, 2024 with several staff members of Community Action House, a lead provider of food security, financial stabilization, and outreach support services to unhoused persons. Four staff members were in attendance.	Need for easier pathways for unhoused persons to get off the street, including more affordable and accessible housing, and a community/day center designed around low barriers to use. Need for a highly localized strategy for addressing homelessness and housing. Key for public and decision-makers to understand the complexity of homeless needs. Need for additional down payment assistance for a broader pool. Need to keep prioritizing emergency responses to needs (food, supportive services) that corresponds with growing demand.	All comments offered were accepted.
5	Public Meeting	Youth	A consultation meeting was held on January 13, 2025 with approximately nine members of the Holland Youth Advisory Committee.	Discussion focused on a few select topics, including services to address the growing incidence of unsheltered homelessness, and the need for broader access to licensed childcare	All comments offered were accepted.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In preparing this Consolidated Plan, the City conducted the required Needs Assessment utilizing a variety of sources, including Census Data, the Assessment of Fair Housing, the Housing Needs Assessment, and information gathered during the public input process. The Needs Assessment consists of several parts:

- Housing Needs Assessment
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs Assessment.

The results of each of these assessments can be found below.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

A review of the available data from the US Census, the American Community Survey, and CHAS, shows the following housing needs:

HOUSEHOLD TYPE:

There are 12,285 households in the City of Holland with 5,560 (45.3%) determined to be low to moderate income.

- Small households (two people who are not both 62 or older, or three or four people) account for 36.7% of all households, and 36.6% of them are low to moderate income.
- Large households (five or more people) account for 7.8% of all households, and 20.7% of them are low to moderate income.
- Households with at least one person aged 62-74 account for 20.2% of all households and 45.9% of them are low to moderate income.
- Households with at least one person aged 75 or older account for 17.3% of all households and 51.2% of them are low to moderate income.
- Households with at least one child aged 6 or younger account for 14.8% of all households and 46.9% of them are low to moderate income.

HOUSING PROBLEMS:

There are four main housing problems identified by HUD: lack of complete plumbing and/or kitchen facilities, overcrowding, severe overcrowding, and cost burden.

- 23.7% of all households (at or below 100% AMI) in the City of Holland suffer from one of more of the four housing problems identified by HUD.
- Among low to moderate income households at or below 80% AMI, housing problems are more prevalent, with 49.5% of low to moderate income households suffering from one of the four housing problems.
- The prevalence of the four housing problems is most apparent at the lowest end of the economic spectrum, with 73.6% of households at or below 30% AMI suffering from one or more of the four housing problems.

Households are considered cost burdened when they spend more than 30% of their income on housing costs, and severely cost burdened when they spend more than 50% of their income on housing costs.

- 48.7% of low to moderate income households in Holland are cost burdened, and 15.5% are severely cost burdened.
- Of those households at or below 30% AMI, 73.4% are cost burdened, and 29.8% are severely cost burdened.

CROWDING:

Households are considered overcrowded when there is more than one person per room and severely overcrowded when there is more than 1.51 persons per room.

- 1.6% of all households at or below 100% AMI are overcrowded.
- Among households that are low to moderate income, the rate is slightly higher, at 1.8% overcrowded.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	33,530	33,330	-1%
Households	11,345	12,285	8%
Median Income	\$46,424.00	\$58,796.00	27%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,270	1,860	2,430	1,675	5,040
Small Family Households	465	505	680	620	2,235
Large Family Households	25	54	120	185	575
Household contains at least one person 62-74 years of age	219	389	535	294	1,050
Household contains at least one person age 75 or older	205	575	310	360	679
Households with one or more children 6 years old or younger	230	135	490	344	624

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	40	10	4	69	25	0	0	15	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	10	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	0	19	20	64	0	0	40	0	40
Housing cost burden greater than 50% of income (and none of the above problems)	450	260	10	10	730	260	19	75	10	364

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	65	560	175	0	800	95	365	235	100	795
Zero/negative Income (and none of the above problems)	70	0	0	0	70	55	0	0	0	55

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	495	300	50	35	880	290	19	120	30	459
Having none of four housing problems	285	780	975	440	2,480	200	765	1,285	1,175	3,425
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	195	270	12	477	204	100	29	333
Large Related	25	0	0	25	0	29	30	59
Elderly	154	314	90	558	150	230	130	510
Other	180	275	85	540	24	29	155	208
Total need by income	554	859	187	1,600	378	388	344	1,110

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	50	50	154	0	0	154
Large Related	0	0	0	0	0	14	0	14
Elderly	120	95	10	225	85	0	60	145
Other	0	140	115	255	20	0	0	20
Total need by income	120	235	175	530	259	14	60	333

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	29	0	25	20	74	0	0	40	0	40

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	4	0	4	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	29	0	29	20	78	0	0	40	0	40

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2023 ACS 5 Year Estimates, there are an estimated 4,318 single person households in the city, representing 33.4 % of all occupied households. Of those, 55.2% (2,382) reside in an owner-occupied housing unit, while 44.8% (1,936) reside in rental housing.

The same dataset shows that for 24.9% of owner-occupied housing units with a mortgage, their housing cost exceeds 30% of household income. This is also true for 45.7% of renter households. The number or percentage of single person households experiencing housing cost burden, as defined by the 30% threshold, is not available from either the ACS or CHAS data, but is assumed to be roughly proportionate to the greater population. Specific data on single person households experiencing other types of housing problems is also not available.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

While there is no specific data set available for reference relative to the subpopulations noted, some data is available that can give some indication of the level of need for these subpopulations in the greater Holland area.

According to the Ottawa County Point in Time count conducted in 2023, 17% (36 individuals) of the 212 homeless persons counted were victims of domestic violence. Eight percent (18 individuals) were designated as severely mentally ill, and 13% (28 individuals) experienced chronic substance abuse.

Disability Network Lakeshore is the lead provider of advocacy and direct assistance to persons with disabilities in the greater Holland area. Disability Network Lakeshore staff report that in 2024, 34 persons from the City of Holland requested assistance with a variety of housing-related needs, including the construction of wheelchair ramps, other home modifications, affordable housing search, access to subsidized housing, and rental assistance.

The lead provider of domestic violence services in the greater Holland area, Resilience, reports that they provided 6,522 nights of emergency shelter to victims of domestic violence in 2023, along with supportive housing to 46 adults and 97 children.

What are the most common housing problems?

Home Repair Cost Needs: According to the 2023 ACS 5 Year Estimates, 23.7% of the City's housing was built before 1940, and 45.2% was built before 1960. As housing infrastructure ages, owners experience increased costs for maintenance and repair, which can pose a substantial financial difficulty for low-income homeowners. Nearly 25% of homeowners with a mortgage in the City currently experience housing cost burden (paying greater than 30% of household income for housing), resulting in limited resources available for unexpected costs, such as home repairs.

Availability of Accessible and Affordable Housing: The City of Holland and the greater region is experiencing a shortage of both rental and for-sale housing. The most recent housing needs assessment (conducted on behalf of Housing Next in 2021) concludes that the southwest Ottawa County submarket, in which the City of Holland is located, has a current need for 418 new rental units that would be affordable to households earning under \$25,000/year, and 490 new rental units affordable to households earning between \$25,000 and \$50,000. With regard to the need within the for-sale market, it is estimated that 388 units are needed that would be affordable to households with incomes below \$40,000, and 1,504 units are needed that would be affordable for those with household earnings between \$40,000 and \$75,000.

Housing Affordability: The growing incidence of households experiencing housing cost burden or severe housing cost burden is also a substantial housing problem among City residents. Data relative to this problem has been noted in the Summary section above.

Availability of Rental Assistance: Related to the shortage of affordable rental housing is the shortage of HUD Section 8 vouchers and project-based vouchers for homeless and income-eligible households. Wait times for both forms of vouchers are burdensome and prohibitive for families experiencing homelessness or housing instability.

Are any populations/household types more affected than others by these problems?

There are a number of sub-populations that experience disproportionate housing challenges. Most broadly, low income residents and households are most affected by all housing problems tied to affordability, including ability to obtain and maintain stable housing, and the ability to make necessary repairs so that housing is decent and safe. Other disproportionately affected sub-populations include those experiencing mental and/or physical health challenges or other type of disability, those experiencing domestic violence, with substance abuse issues, those with past criminal offenses, and those who have had prior evictions. These challenges are of course exacerbated when households experience two or more of these characteristics.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals and families at imminent risk of homelessness typically require some type of immediate or emergency assistance, such as assistance with rent, food, clothing, and child care, as well as job stability or job improvement assistance to address underemployment or unemployment issues.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Holland does not provide such estimates. When using or discussing certain data, such as homelessness and chronic homelessness, the City uses the HUD-definition used by the CoC.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most notable housing characteristics linked with housing instability and increased risk of homelessness include:

- The number of households facing either cost burden or severe cost burden relative to the percentage of income needed to pay housing costs.
- The increasing shortage of rental units that are affordable, in particular for households earning under 50% AMI.
- The lack of availability of affordable units with more than two bedrooms to accommodate larger family sizes leads to families doubling up, overcrowding, and subsequent evictions.

- Life challenges such as mental health issues, substance abuse problems, chronic health problems, and domestic violence experiences.

Discussion

Intentionally blank

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The City has assessed the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category as a whole (utilizing 2020 Decennial Census Data – Report P9). According to the 2020 CHAS data (found below), disproportionately greater need (as defined above) with respect to the presence of one or more of the four housing problems appears to be present in just one instance:

- Among households with income between 50 to 80% AMI experiencing at last one housing problem, the representation of White households is 82.6%, whereas the White (non-Hispanic) representation in the community is estimated to be 65.8%, a difference of nearly 17 percentage points.

There was one additional instance in which the disproportionality of need approached but did not reach 10%:

- Among households with income between 30 to 50% AMI experiencing at last one housing problem, the representation of Black/African Americans households is 13.2%, whereas the Black/African American representation in the community is estimated to be 3.7%, a difference of 9.5 percentage points. Of note, however, is that the representation of Black/African American households with housing problems in the other two low/moderate income AMI groups (under 30%, and 50 to 80%), is below the expected representation based on at large representation in the community.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	945	325	0
White	600	300	0
Black / African American	15	0	0
Asian	10	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	294	15	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,245	625	0
White	795	535	0
Black / African American	165	15	0
Asian	50	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	200	60	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	575	1,860	0
White	475	1,210	0
Black / African American	0	120	0
Asian	0	43	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	99	470	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	165	1,510	0
White	125	1,160	0
Black / African American	0	65	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	265	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The existence of disproportionate need with regard to the HUD-defined housing problems does not appear to be widespread according to the above-noted CHAS data.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The City has assessed the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category as a whole (utilizing 2020 Decennial Census Data – Report P9). According to the 2020 CHAS data, disproportionate greater need with respect to the presence of severe housing problems is present in three instances:

- Among households with income below 30% AMI experiencing at last one severe housing problem, the representation of Hispanic households is 33.6%, whereas the Hispanic representation in the community is estimated to be 23.4%, a difference of nearly 10.2 percentage points.
- Among households with income between 30 to 50% AMI experiencing at last one severe housing problem, the representation of Black/African American households is 18.8%, whereas the Black/African American representation in the community is estimated to be 3.7%, a difference of 15.1 percentage points.
- Among households with income between 30 to 50% AMI experiencing at last one severe housing problem, the representation of Asian households is 15.7%, whereas the Asian representation in the community is estimated to be 2.6%, a difference of 13.1 percentage points.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	785	485	0
White	460	430	0
Black / African American	15	0	0
Asian	10	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	264	45	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	319	1,545	0
White	174	1,150	0
Black / African American	60	120	0
Asian	50	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	225	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	170	2,260	0
White	120	1,555	0
Black / African American	0	120	0
Asian	0	43	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	520	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	65	1,615	0
White	45	1,240	0
Black / African American	0	65	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	285	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Based on the above data, the existence of disproportionate need within the particular area of severe housing problems (as defined by HUD) seems to be mostly limited, though deserving of attention.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The City has assessed the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category as a whole. With regard to the category of housing cost burden, according to the 2020 CHAS data, none of the AMI groups show a disproportionately greater need as compared to that group's overall representation within the city.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,245	1,750	1,150	130
White	7,055	1,310	690	130
Black / African American	380	105	75	0
Asian	99	0	60	0
American Indian, Alaska Native	15	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,655	304	299	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Intentionally blank

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the 2020 CHAS data, generally speaking, there does not appear to be a pattern of disproportionately greater need within any particular income category. While there was some evidence of disproportionate need utilizing the 10% difference standard, the instances were spread out among each of the three low to moderate income categories.

If they have needs not identified above, what are those needs?

The City has not been made aware of any needs not identified above in groups with disproportionately greater need through the data available or through the public input process.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The city's Assessment of Fair Housing (completed in 2023) contains an analysis of data related to segregation based on race or ethnicity (see pages 15-17). The data used in the analysis is derived from the HUD AFFH data. The dissimilarity index for the City of Holland shows "low segregation" for all four categories assessed (Non-white/White; Black/White; Hispanic/White; Asian or Pacific Islander/White). The report goes on to note, however, that "the City does not have very high populations of racial or ethnic minorities overall, so this is not unexpected." The report notes further that "segregation in Holland was decreasing until 2010, but has increased in the decade since." The report surmises that this may be due to increasing home values in the central city, which may be pricing out minority households.

NA-35 Public Housing – 91.205(b)

Introduction

The data and narratives that follow seek to describe the present status of public housing, including pertaining to persons with disabilities. All data in this section was auto-inserted, with the source being the Public and Indian Housing (PIH) Information Center.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	344	0	23,858	898	22,453	318	0	113

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	8,236	0	10,907	8,600	10,983	9,522	0	
Average length of stay	0	3	0	6	1	6	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	1	0	2	1	2	1	0
# Homeless at admission	0	0	0	104	30	21	53	0
# of Elderly Program Participants (>62)	0	52	0	3,469	168	3,229	29	0
# of Disabled Families	0	209	0	8,327	317	7,816	85	0
# of Families requesting accessibility features	0	344	0	23,858	898	22,453	318	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	182	0	11,658	444	10,987	91	0	85
Black/African American	0	159	0	11,802	420	11,105	226	0	28

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	101	4	97	0	0	0
American Indian/Alaska Native	0	3	0	262	25	234	1	0	0
Pacific Islander	0	0	0	35	5	30	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	18	0	692	37	643	6	0	0
Not Hispanic	0	326	0	23,166	861	21,810	312	0	113

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As noted, neither the City nor either of the two counties within which the City is located has an established public housing authority that manages public housing units. As a result, local data is not available relative to jurisdiction-specific needs of those seeking accessible units. The waiting list for households seeking HCVs in Ottawa County is lengthy, and consists entirely of qualifying homeless persons/households. Hence, the current system as managed by MSHDA has no capacity to serve households that would otherwise be eligible based on income and have need for an accessible unit.

Two of the larger project-based complexes were surveyed regarding the current status of their waiting lists. One complex which serves all household types noted estimated wait periods of between one to two years for a 1 bedroom unit, six to ten months for a 2 bedroom unit, and two years for a 3 bedroom unit. The second complex which has some units devoted to seniors indicated that their estimated waiting period for either one or three bedroom units is at least four years, and the waiting period for a 2 bedroom unit is approximately 2 ½ years.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As noted, availability of information about tenant-based rental assistance is limited due to the lack of local public housing authority. Based on interviews with the local organization that assists MSHDA and maintains the waitlist for HCV's, the greatest need is for units that fall within the established payment standards for assisted units. These units are in very short supply making it very difficult for those with newly issued vouchers to be able to locate eligible and suitable housing. This need is exacerbated for those with particular needs, such as for accessible/barrier-free units.

How do these needs compare to the housing needs of the population at large

The needs as described above correlate closely with the needs of the low-income population at large.

Discussion

The limited supply both of vouchers (project-based and tenant-based) as well as of units where vouchers can be utilized poses a substantial difficulty to low income households in the Holland area to maintaining housing stability.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The data indicated in the table below was provided by the Lakeshore Housing Alliance (LHA) and therefore represents data for all of Ottawa County. The data comes from the LHA's aggregated Homeless Management Information System (HMIS). The HMIS system is unable to report on all requested data elements. The data indicated in the column titled "Estimate the # exiting homelessness each year" represent only those individuals that exited to a permanent housing destination.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	32	324	0	114	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	95	125	722	0	254	0
Chronically Homeless Individuals	9	3	41	0	15	0
Chronically Homeless Families	0	1	10	0	4	0
Veterans	0	5	21	0	7	0
Unaccompanied Child	10	16	84	0	29	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Ottawa County Point-In-Time Count, 01/25/2024, and other data provided via the county's HMIS implementation.

Indicate if the homeless population Has No Rural Homeless
is:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

As is likely true for most communities in Michigan of similar size, Holland residents are experiencing increased homelessness in the wake of the COVID pandemic, coupled with housing trends that are making it increasingly challenging for individuals and households with limited incomes to find and afford stable housing. All family/household types are represented in the homelessness, but the majority of those impacted are Adult-only households.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	135	41
Black or African American	25	5
Asian	0	2
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	42	10
Not Hispanic	122	38

Data Source

Comments:

Ottawa County Point-In-Time Count, 01/25/2024

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

A historical analysis of Ottawa County PIT counts and other homelessness data demonstrate a persistent and substantial need for housing assistance for families with children. Data consistently demonstrates that 300-plus persons in families experience homelessness in Ottawa County each year. The greater Holland area is served by two emergency shelters that serve families with children, one of which serves the general population, and the other exclusively serves persons fleeing domestic violence. Both of these shelters are regularly at or near capacity.

As for veterans, the documented need appears to be relatively low to moderate. It is likely that many veterans experiencing homelessness seek housing assistance in neighboring counties which have more specialized services for the veteran population, including shelters and VA medical care.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Based on 2024 PIT data from Ottawa County, it appears there occurs moderate over- or under-representation when comparing the incidence of homelessness among racial and ethnic groups as compared to the groups' representation in the larger population. For instance, while persons of Hispanic/Latinx ethnicity make up 24% of the Holland population as a whole, this group makes up 32% of the homeless population. Black/African-American persons make up approximately 4% of the general City population yet 19% of the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

While acknowledging the difficulty of obtaining accurate counts of unsheltered homeless individuals and families, Ottawa County PIT data suggest that the incidence of unsheltered homelessness is increasing. The Holland area has witnessed a growing incidence of encampments of homeless persons or known incidents of persons living in other places not meant for human habitation. An area non-profit agency has been engaged in outreach services to this population for the past several years, which has been a very positive development and has helped to connect resources to the unsheltered homeless group. A portion of public service CDBG funds have been used to support this project in recent years.

Discussion:

The City of Holland plays an active role regionally with respect to addressing the needs of homeless persons by means of membership on the Lakeshore Housing Alliance (CoC) and other related initiatives. This plan also shows intended support for critical services addressing the needs of homeless individuals and families through outreach and assistance with securing stable housing. Further, the City expects that its CDBG-funded Home Repair Program plays an important role in ensuring that low-income homeowners do not become homeless as a result of an inability to maintain safe and decent housing.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The following sections seek to describe the specific characteristics and housing and supportive service needs of particular special needs populations.

Describe the characteristics of special needs populations in your community:

The Categories of Non-Homeless Special Needs are:

- **Elderly:** According to the US Census Bureau (2023 ACS 5-Year Estimates) there are 7,390 persons 60 years and over in the City (21.6% of the total population). Of this group, the median age is 72.2 years. 54.4% live alone. An estimated 15.5% have incomes below 150% of the federal poverty level.
- **Persons living with HIV/AIDS and their families:** According to the State of Michigan, there were 177 persons with HIV/AIDS in Ottawa County as of 12/31/2023. Prevalence figures for the City of Holland are not known.
- **Victims of domestic violence, dating violence and stalking:** The lead provider of domestic violence services in the greater Holland area, Resilience, reports that they served 464 individuals with walk-in services and fielded 3,463 help line calls during 2023. They provided 6,522 nights of emergency shelter to victims of domestic violence in 2023, along with supportive housing to 46 adults and 97 children, for a total of 21,936 nights.
- **Persons with mental, physical and/or developmental disabilities:** Community Mental Health of Ottawa County (CMHOC) is the lead provider of mental health services in the county, and Disability Network Lakeshore is the lead provider of disability-related services, though there are numerous secondary, private providers of services. Given the large number of providers, aggregated data of persons meeting these criteria is not available at either the county or city-level.

What are the housing and supportive service needs of these populations and how are these needs determined?

The City of Holland works with a variety of groups to ensure that the housing needs of non-homeless special needs populations are considered and addressed. The City is an active member of the Lakeshore Housing Alliance, which serves as the HUD-designated Continuum of Care entity for Ottawa County. The Lakeshore Housing Alliance conducts activities that address the housing needs of low and moderate income residents, including both homeless and non-homeless individuals and those with special needs.

There are multiple groups and organizations which seek to meet the needs of the special needs groups identified above. Holland is fortunate to have a strong network of agencies serving the aging and disability communities. The lead agency working in the area of senior services is Evergreen Commons, which provides case management (including housing assistance), home care assistance, meals on wheels, a day center, recreation services, etc. The lead agency working in the area of disability services is Disability Network Lakeshore, which is the designated Center for Independent Living agency serving this region.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City of Holland is not a HOPWA grantee, therefore this question is not applicable.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable

Discussion:

Intentionally blank.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

As is true of the city's aging housing stock, some of the city's local infrastructure and public buildings are in need of renovation or reconstruction. During the public engagement process, residents reported a desire for neighborhood facilities to foster resident interaction. Several neighborhood groups have undertaken the goal of establishing neighborhood-based facilities. Other public facilities of concern include homeless and domestic violence shelters.

How were these needs determined?

The City of Holland determined the need for some CDBG funds to be available during the course of the consolidated plan based on an assumption that funds will be needed to supplement other funding to help with eligible and high impact public facility projects.

Describe the jurisdiction’s need for Public Improvements:

Public improvements needed within low/mod income areas include streets, sidewalks, underground infrastructure and park improvements. These needs are typically funded through the City's general fund, but occasionally an alternative source is needed to supplement general funds.

How were these needs determined?

These needs were determined based on annual street and sidewalk evaluations, knowledge and observation of the area, and feedback received from the public.

Describe the jurisdiction’s need for Public Services:

The residents of the City experience a wide array of public service needs, including access to food security resources and other basic needs, financial stability resources, early childhood services, child care services, youth activities and employment training, senior assistance and activities, supportive services for persons with disabilities, assistance with housing maintenance and repair expenses, assistance with health conditions and associated costs, and transportation resources for employment and other needs.

How were these needs determined?

Public services needs are determined by reviewing available data (e.g., United Way Community Assessment, Census data, et.al.), and feedback received from the public and human service sector representatives at community conversation meetings.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The market analysis will summarize significant characteristics of the housing market in and near the City of Holland, including housing supply, demand, housing conditions, and cost of housing. The section will analyze the housing stock available to serve persons with disabilities and other special needs, as well as the condition and needs of public and assisted housing. It will give a brief inventory of facilities, housing, and services that meet the needs of persons experiencing homelessness. It will discuss regulatory barriers to affordable housing, as well as review the significant characteristics of the local economy. Discussion of housing market data below is informed by the data provided in attached tables, as well as from a Housing Needs Assessment conducted by Bowen National Research for Ottawa County and the City of Holland.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The sections below provide analysis of the assisted housing units available within the City, and of the unmet need for specific types of housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,340	63%
1-unit, attached structure	930	7%
2-4 units	1,290	10%
5-19 units	1,005	8%
20 or more units	1,170	9%
Mobile Home, boat, RV, van, etc	435	3%
Total	13,170	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	35	0%	135	3%
1 bedroom	205	3%	1,075	25%
2 bedrooms	1,785	23%	2,115	49%
3 or more bedrooms	5,910	74%	1,029	24%
Total	7,935	100%	4,354	101%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are a variety of housing assistance programs available to residents of the City of Holland that are funded through both federal and state resources.

Federal: The City of Holland has been an entitlement recipient of CDBG funding since 1989. With this funding, the City offers an owner occupied rehabilitation program, and for the last several years has provided housing assistance in the form of down-payment/closing cost assistance to homebuyers purchasing a home through Lakeshore Habitat for Humanity. For CDBG, the income limit for all programs is 80% AMI. The City does not target assistance to any particular family or household type.

Other federally assisted housing programs available in the city include project-based rental assistance provided at several HUD associated housing developments, and housing choice housing voucher assistance provided through the statewide housing authority (MSHDA). These programs provide a monthly rent subsidy to tenants approved for and enrolled in either of the programs.

Other federal funding flows through MSHDA supporting a number of tax-credit housing projects which offer reduced rents to eligible tenants.

State: There are several MSHDA-supported assistance projects available to city residents, including those funded through the Essential Services Grants (ESG), which principally pay for Housing Assessment and Resource Agency (HARA) services, eviction prevention and other homelessness prevention services, and street outreach services. Most of these projects have an income eligibility threshold of 50% of AMI.

The State also permits the City to utilize a number of different tax-based incentives to promote and create opportunities for affordable housing development.

City: The City operates several home efficiency programs to encourage homeowners to make needed efficiency improvement to residential units. There is not an income eligibility threshold for these programs, though more assistance may be available to lower income households.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

This writer is unaware of any units expected to be lost from the affordable housing inventory as of the writing of this plan during the 5 year period covered by this consolidated plan.

Does the availability of housing units meet the needs of the population?

Based upon the most recently completed housing assessment, which was completed in 2021 and in the process of being updated, the City, as a submarket of the larger Ottawa County study, is experiencing an estimated rental housing gap of 530 units (172 units with rents below \$625, 201 units with rents between \$625 and \$1,250, and 157 units with rents exceeding \$1,250), and an estimated for-sale housing gap of 1,373 units (160 units priced below \$150,000, 619 units priced between \$150,000 and \$250,000, and 594 units priced above \$250,000).

The City has seen an uptick in housing development since 2020. According to city data effective November 2024, an estimated 481 total units have been completed (399 rental units; 82 for-sale units), 605 units are under construction (534 rental; 71 for-sale units), and an additional 97 units have been approved but not yet begun construction (86 rental; 11 for-sale). Of this total number of new/in-process units since 2020, 34% (402 units) are deemed affordable per development agreements that require multiple years of rent restrictions as a result of having received some form of a city- or state-managed development incentive.

The City of Holland updated its Assessment of Fair Housing Choice in 2023. This study noted the limited housing options for families with children as a notable impediment to fair housing in the Holland area, and encouraged the promotion of affordable housing initiatives as part of its recommended Action Plan. The report calls for the City to “continue to implement policies and incentives to increase the availability of affordable housing units in Holland.”

Describe the need for specific types of housing:

Data from the 2021 Ottawa County Housing Needs Assessment, American Community Survey, the 2023 Assessment of Fair Housing, and other sources demonstrate an ongoing high level of need for both rental and for-sale housing at all price points. Of most concern as pertains to this report is the gap for rental and for-sale units at the most affordable end of the market continuum. As noted in the answer above, there has been a substantial increase in the production of affordable units during the past several years, though, a high level of need remains.

The 2023 Assessment of Fair Housing calls out several specific areas of need based on its findings:

- for Tenant Based Rental Assistance (Project-Based or Housing Choice Vouchers) for Families with Children,
- for improved housing accessibility for persons with disabilities, and,
- for improved access to homeownership programs or opportunities for racial minority households.

Additionally, in order to respond effectively to the growing incidence of homelessness, the greatest need is for rental units that are either a) part of a project-based voucher program, b) have rents that would qualify them for use with a Housing Choice Voucher, or c) are affordable to low-income households that are unable to access or qualify for a voucher program.

Discussion

The 2021 Ottawa County Housing Needs Assessment concludes the section devoted to the City of Holland submarket with three principal recommendations:

- Support the development of multifamily rental housing,
- Support the development of New For-Sale Housing, with emphasis toward product affordable to moderate-income households, and,
- Support the preservation of housing and invest in the remediation of substandard housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Sections below provide analysis of the sufficiency of the housing supply based on household income levels, and projections for anticipated changes to the affordable housing supply in the near future.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	116,200	165,400	42%
Median Contract Rent	648	807	25%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	685	15.7%
\$500-999	3,035	69.8%
\$1,000-1,499	454	10.4%
\$1,500-1,999	115	2.6%
\$2,000 or more	65	1.5%
Total	4,354	100.1%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	300	No Data
50% HAMFI	1,125	735
80% HAMFI	2,665	2,345
100% HAMFI	No Data	3,654
Total	4,090	6,734

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	931	1,115	1,260	1,665	1,775

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	931	1,115	1,260	1,665	1,775
Low HOME Rent	900	964	1,157	1,336	1,491

Table 32 – Monthly Rent

Data Source Comments: MSHDA FMR Table, effective Oct 1, 2023 HUD 2024 HOME Program Rents table

Is there sufficient housing for households at all income levels?

According to 2016-2020 CHAS data cited in this Consolidated Plan (Number of Households table found in NA-10, and the Housing Affordability table above), among the households residing within the City:

- There are an estimated 1,270 households at or below 30% AMI; 300 units are affordable to households at that income range. (Note the data is for rental units only. There is no data available for owner units.)
- There are an estimated 1,860 households with incomes between 30% and 50% AMI; there are an estimated 1,860 units deemed affordable that are available at that income level.
- There are an estimated 2,430 households with incomes between 50% and 80% AMI; there are an estimated 5,010 units deemed affordable that are available at that income level.

Note that City staff find this data to be dated enough to no longer provide an accurate representation of the affordability of the housing market. Both rents and for-sale home prices have increased beyond the rate of inflation, presumably, resulting in fewer units available at the more affordable end of the cost continuum.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to 2016-2020 CHAS data cited in this section, the following changes have occurred between 2009 and 2020:

- the median home value has increased by 42%, and,
- the median rent has increased by 25%.

Meanwhile, according to American Community Survey data, between 2010 and 2020, the median household income increased by 27%.

Based on this data, and observable trends since 2020, it is reasonable to assume that the cost of homeownership and rent are likely to increase faster than increases to household income, thereby creating increasing demand for affordable homeownership and rental units. Also contributing to this

prediction is an anticipated increasing in population both within the City but more so within the adjacent townships and the adjoining region. The city has experienced population increases since 2010, and, according to the 2021 Ottawa County Housing Needs Assessment, a 5.1% rate of growth is projected between 2020 and 2025.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The high HOME rents are the same as the fair market rents for all bedroom sizes. The low HOME rents are incrementally lower than the High HOME rents. This seems to indicate that the fair market rents are not significantly inflated and that property owners are not able to charge rents much higher than those subsidized through rental subsidy programs.

Discussion

As noted within this section, the development of new affordable housing along with the preservation of existing affordable housing has become a well-recognized need among not only those working in the housing arena, but among local government and business leaders as well. It is commonly understood that wages have not kept pace with the increase in housing costs over the past decade, and that this has resulted in more households facing housing instability and prolonged homelessness, more households facing housing cost burden and general financial instability, and more households having to seek housing within other communities with somewhat more affordable housing markets.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The City of Holland is largely fully developed in terms of buildable and suitably-zoned residential property. According to the American Community Survey data of housing characteristics (2020 Five Yr Estimates), 35% percent of owner-occupied housing and 30% of renter-occupied housing in the City Holland was built before 1950. Fully 73% of owner-occupied housing and 63% of renter-occupied housing was built prior to 1980, and are therefore at substantially increased risk of requiring more frequent and substantial repair and rehabilitation. Further, it is estimated that nearly one in six owner-occupied units has at least one condition creating risk for disrepair.

The City’s CDBG-funded home repair program has seen steady demand throughout its history. The 2021 Ottawa County Housing Needs Assessment highlights the need for the City to prioritize the preservation of housing and remediation of substandard housing.

With respect to rental housing, the City has a rental inspection program and requires all rental properties to be registered, inspected and to maintain compliance with the rental housing code.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City considers substandard properties to include those that have one or more serious or hazardous conditions, such as peeling paint, roof disrepair, plumbing leaks, etc., which contribute negatively to the health, safety and welfare of residents, but in most cases not yet at the point of being deemed a dangerous structure. According to the table below, 37% of renter occupied units have at least one substandard condition. This is a decrease of 9% from the City’s 2020 Consolidated Plan.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,260	16%	1,615	37%
With two selected Conditions	75	1%	45	1%
With three selected Conditions	0	0%	45	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,595	83%	2,640	61%
Total	7,930	100%	4,345	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	550	7%	329	8%
1980-1999	1,610	20%	1,310	30%
1950-1979	3,030	38%	1,420	33%
Before 1950	2,740	35%	1,300	30%
Total	7,930	100%	4,359	101%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,770	73%	2,720	62%
Housing Units build before 1980 with children present	543	7%	219	5%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

According to the American Community Survey (2023 Five Yr Estimates), 63.6% of all housing units were built prior to 1980. The percentage is somewhat higher for owner-occupied units. Age of housing stock, along with data on the presence of one or more problematic housing conditions, is a reliable predictor of ongoing need for a balanced home rehabilitation program.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As noted in the section above, 63.6% of housing units (equaling 8,765 units) were built prior to 1980 and are therefore at substantially increased risk of having lead-based paint. It is predicted that the 5,560 households (including both renters and homeowners) with incomes below 80% of AMI are substantially overrepresented among households living in housing units with increased risk of lead exposure due to the presence of lead-based paint.

Discussion

Like many cities, the City of Holland has a housing stock that is facing growing challenges with the affordability of maintenance and upkeep. It is well-recognized that many lower income households struggle with meeting their basic financial obligations, including such things as home maintenance and repair. The CDBG program provides low and moderate-income residents with a critical resource to help these households maintain both housing stability and suitable living conditions.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	333		24,609	843	23,766	2,313	0	1,064
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are no public housing units operated by a PHA within the City of Holland. MSHDA serves as the public housing authority for the City and does not operate any projects within the City.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

N/A

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

N/A

Discussion:

There are no public housing units in the City of Holland. The community has no public housing authority at the municipal or county level.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section will address the number of Homeless facilities and services available in Ottawa County. The data is collected by the Lakeshore Housing Alliance, which is the HUD-recognized Continuum of Care planning body for Ottawa County (MI-519). The data below pertains to Ottawa County, which has a population of over 300,000. The majority of Holland's population resides within the Ottawa County portion of the City.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	42	0	51	44	0
Households with Only Adults	63	0	57	74	0
Chronically Homeless Households	0	0	0	48	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2023 Ottawa County CoC (MI-519) Housing Inventory Count Report

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Holland has several health care providers that serve the uninsured and underinsured. The Holland Hospital Community Health Center and the Holland Free Health Clinic both serve a large percentage of persons experiencing homelessness. The Community Mental Health agencies in both Ottawa and Allegan counties are responsible for providing mental health services to those experiencing homelessness. The lead workforce agency (Michigan Works) is located just outside the City limits and is available via the local bus transit system. Michigan Rehabilitation Services provides specialized employment assistance to homeless persons with disabilities. Medicaid and SNAP food assistance are available from the Ottawa County Department of Health and Human Services, with a main office located within 2-5 miles from most places within the City and is accessible by public transit.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

There are numerous services and facilities within the City of Holland that seek to meet the needs of persons experiencing homelessness. The Gateway Mission (formerly the Holland Rescue Mission), which is the largest provider of emergency shelter in the City, serves both single person households and families with children. Resilience (formerly the Center for Women in Transition) serves those who are homeless due to domestic violence. Good Samaritan is the “coordinated entry” agency for nearly all housing assistance provided to persons experiencing homelessness. Good Samaritan operates a rapid rehousing program, an eviction prevention program, and maintains the waitlist for Ottawa County's allotment of tenant-based vouchers (HCVs).

The county Community Mental Health agency provides targeted homeless services, including management of 78 units of Permanent Supportive Housing.

Veterans are served by several different entities, including Ottawa County Veterans Services, and the Veterans Administration, which has offices in Grand Rapids (which is located 30 miles to the east). Some veteran services are provided on an outreach basis.

There is not a shelter for homeless youth located within the immediate vicinity. There are two such shelter facilities serving youth that are located approximately 30 miles from Holland (one in Grand Rapids and the other in Muskegon). There are several agencies that provide case management support and general assistance to homeless and at-risk youth.

Outreach services to persons experiencing homelessness are provided primarily by a team of staff from Community Action House. This outreach team is embedded in several locations frequented by persons experiencing homelessness, including a daily free meal program (Community Kitchen), the public library, and Refresh, which is a relatively new program in Holland that provides showers, mail service, clothing,

meals, bike repair, etc. out of the community center of a local church. Other outreach supports are being provided by Gateway Mission and Lifeline Ministries.

The Lakeshore Housing Alliance (Ottawa CoC) seeks to achieve optimal coordination of all services that address the needs of homeless persons and households.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section will explore the unique needs of the elderly, disabled and other groups needing supportive services. Our community is fortunate to have a number of providers who provide targeted supportive services to special needs groups.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Many elderly persons need a variety of types of assistance in order to age in place independently and maintain housing stability. Examples of needed services include personal assistance, assistance with meeting basic needs, and assistance with home maintenance and repairs, among others. Several local agencies seek to meet the needs of this subpopulation, the primary agency being Evergreen Commons. Home-based health care needs are met by Holland Hospital's home care division along with several private home care organizations. A number of small non-profits organizations offer assistance with home repairs, construction of wheel-chair ramps, etc. Disability Network Lakeshore also assists with home modifications needed to accommodate for physical disabilities or challenges.

Persons recovering from addictions frequently need counseling and other supports to remain free from the effects of addiction. The lead providers of services to this group include Reach for Recovery, Arbor Circle, and Pine Rest. A number of other private counseling clinics also provide addiction and recovery services. The area also has an active AA and NA network. There are also two primary organizations that provide housing and general supportive services to adults in addiction recovery.

Persons with disabilities have a wide range of supportive service needs depending upon type and extent of disability. Disability Network Lakeshore is the lead provider of advocacy and resource assistance to persons with disabilities, including, as mentioned above, with home modifications to accommodate for physical disabilities.

Community Mental Health of Ottawa County also is a key provider of mental health and behavioral health services to persons with disabilities. They provide a HUD-funded permanent supportive housing program that currently serves approximately 78 households.

Good Samaritan Ottawa also provides a HUD-funded permanent supportive housing program that principally services persons with disabilities.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Lakeshore Housing Alliance (the HUD-recognized CoC) is responsible for planning for a comprehensive service continuum for persons at risk of homelessness, including those being discharged from an inpatient or other residential program. Providers of such services are invited and encouraged to participate in Lakeshore Housing Alliance planning processes.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Holland intends to continue its support for the work of the Fair Housing Center of West Michigan, which both directly and indirectly provides important services that principally address the housing access needs of various special needs groups. Other than this targeted support, the City does not currently plan, or intend in the next year, to undertake other direct activities that address the housing and supportive service needs of person that have one or more special needs but are not homeless. However, the City will, through its ongoing involvement with the Lakeshore Housing Alliance and other community groups, intentionally remain abreast of the status of such groups and their particular needs, and thereby support the availability of needed services as able.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

As stated in the prior answer, the City of Holland intends to continue its support for the work of the Fair Housing Center of West Michigan, which both directly and indirectly provides important services that principally address the housing access needs of various special needs groups. Other than this targeted support, the City does not currently plan, or intend in the next year, to undertake other direct activities that address the housing and supportive service needs of persons that have one or more special needs but are not homeless. However, the City will, through its ongoing involvement with the Lakeshore Housing Alliance and other community groups, intentionally remain abreast of the status of such groups and their particular needs, and thereby support the availability of needed services as able.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Holland completed, with assistance from a contracted outside firm, an Assessment of Fair Housing in 2023. This assessment contains several suggestions designed to address policies that impact affordable housing residential development. While the report had largely positive remarks about the City's recently approved Unified Development Ordinance, it did highlight several limitations:

- Restrictions on Accessory Dwelling Units generally and within certain districts,
- Limitations on housing type diversity within the low-density residential districts, and,
- Limitations on housing type diversity within the Hope Neighborhood Overly district.

Several of the ADU restrictions have since been amended allowing for the potential for broader implementation.

As referred to above, the City did adopt a new Unified Development Ordinance (UDO) in 2020. This comprehensive ordinance was successful in allowing for greater opportunity for housing development throughout the City, such as by reducing lot dimension requirements, reducing rules and barriers to multi-unit projects within a number of zoning districts, reducing parking requirements, etc. The UDO also simplified review procedures and processes generally. The City also adopted a Housing Development Support policy in 2020, and which was later amended to include newly state-approved tax-based incentives, which clarified opportunities for incentives for including affordable housing within a new housing development or redevelopment of an existing property.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Holland has a diverse range of industries and employers, led by auto parts and other types of manufacturing, education and health care services, and retail trade. The region's unemployment rate has been consistently lower than the state average. The majority of residents that are employed live less than thirty minutes from their work location. Some workers drive from as far away as Muskegon, and Grand Rapids to work in Holland, both being an approximate 30 to 40-minute commute. An estimated 2% of residents have a commute of more than an hour. Thirty-three percent (33%) of the labor force has a bachelor’s degree or higher.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	200	136	1	1	0
Arts, Entertainment, Accommodations	1,694	1,545	12	6	-6
Construction	460	498	3	2	-1
Education and Health Care Services	2,125	3,909	15	16	1
Finance, Insurance, and Real Estate	496	671	4	3	-1
Information	140	202	1	1	0
Manufacturing	5,073	11,698	37	47	10
Other Services	481	596	3	2	-1
Professional, Scientific, Management Services	711	1,331	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	1,547	1,930	11	8	-3
Transportation and Warehousing	345	942	2	4	2
Wholesale Trade	583	1,268	4	5	1
Total	13,855	24,726	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	18,234
Civilian Employed Population 16 years and over	17,565
Unemployment Rate	3.59
Unemployment Rate for Ages 16-24	6.83
Unemployment Rate for Ages 25-65	2.58

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	3,760
Farming, fisheries and forestry occupations	545
Service	2,170
Sales and office	3,180
Construction, extraction, maintenance and repair	1,130
Production, transportation and material moving	1,570

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,179	83%
30-59 Minutes	2,728	15%
60 or More Minutes	439	2%
Total	18,346	100%

Table 43 - Travel Time

Data Source Comments: 2019-2023 American Community Survey Five Yr Estimates

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	755	135	285

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,480	105	870
Some college or Associate's degree	4,030	95	565
Bachelor's degree or higher	4,150	55	500

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1	114	60	327	198
9th to 12th grade, no diploma	436	246	149	409	405
High school graduate, GED, or alternative	1,814	731	917	1,806	1,341
Some college, no degree	3,298	1,135	576	1,467	1,575
Associate's degree	463	267	270	633	448
Bachelor's degree	304	1,561	554	1,071	756
Graduate or professional degree	4	432	888	1,091	971

Table 45 - Educational Attainment by Age

Data Source Comments: 2019-2023 American Community Survey Five Yr Estimates

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments: 2019-2023 American Community Survey Five Yr Estimates

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The top five employment sectors represented within the City of Holland, based on 2020 American Community Survey Five Year Estimates are:

- Manufacturing, 36.6%
- Education and Health Care Services, 15.3%
- Arts, Entertainment and Accommodations, 12.2%
- Retail Trade, 11.1%
- Professional, Scientific, Management Services, 5.1%

Describe the workforce and infrastructure needs of the business community:

The City of Holland is a fully developed city with complete infrastructure available to the business community. As manufacturing and other technical fields become increasingly automated and advanced, companies within the region need a more highly trained workforce. Related to workforce needs, and has been noted above, the City and the greater region experiences a housing gap both with respect to for-sale and rental housing.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Holland has witnessed considerable economic investment in the past several years from within the commercial and industrial sector, both in terms of expansions of existing businesses and of businesses newly locating in the City. There was an estimated \$1 billion in new construction investment from 2022 to 2024, much of it a result of industrial growth.

The Holland commercial and industrial sectors benefit from the effective work of the local and statewide workforce development agency (West Michigan Works), and from the regional private economic development organization (Lakeshore Advantage). Lakeshore Advantage reports that there were 16 business expansion projects in 2024.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Many employers need employees with high tech manufacturing skills. As noted above, the workforce development agency, at both the local and statewide levels, are proactively planning for changing workforce needs. Holland is also fortunate to be home to both a leading regional technical education center as well as a community college, both of which are offering increasing numbers and varieties of technical and other types of training and instruction.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

City of Holland personnel are not familiar with any special workforce training initiatives that will directly support the Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

N/A

Discussion

Intentionally blank

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Based upon the findings of the 2023 Assessment of Fair Housing (see Map 20, found on page 36 of the report), there does not appear to be a concentration of households with multiple housing problems. There may be a slight concentration in the central district of the city, but that would be somewhat expected due to the fact that this is where there is a concentration of the city's oldest housing stock. In this context, "concentration" is shown on the map as an area with greater than 29.5% incidence or greater of one or more of the four HUD-defined housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The 2023 Assessment of Fair Housing report assessed concentration based on race or ethnicity using the Dissimilarity Index, which indicates how evenly demographic groups are distributed throughout an area. The report concludes that "all of Holland's (Dissimilarity) Index scores are below 40, meaning there is not a high amount of segregation in the city." The report adds, however, that this finding would be expected given the relatively low numbers of persons from racial or ethnic minority groups within the city's population. The report notes also, that while segregation had been decreasing prior to 2010, it has begun increasing in the decade since. The only race-based impediments to fair housing noted in the 2023 Assessment do not pertain to geographic areas of concentration but to an apparent disparity of non-White households in accessing homeownership opportunities, along with unequal representation in public housing.

With regard to demographic concentration based on low-income status, according to the AFFH data (released July 2020) reviewed within the 2023 Assessment of Fair Housing, the report writers concluded that "across the City of Holland, there seems to be a relatively even exposure to poverty."

What are the characteristics of the market in these areas/neighborhoods?

The Holland market is relatively small geographically, and given that the issue of concentration based on poverty, race, ethnicity, and the occurrence of housing problems, is relatively minimal, such concentration does not appear to have a substantial impact on any particular area. The 2023 Assessment of Fair Housing does not highlight any particular needs based alone on areas or neighborhoods. The market-based impediments noted in the report apply city-wide, namely the lack of attainably-priced housing, and, similarly, the lack of starter homes.

Are there any community assets in these areas/neighborhoods?

To the extent that areas of concentration do exist, these are areas that tend to have a higher number of public services, such as access to transit, human service organizations, a regional library, and so forth.

Are there other strategic opportunities in any of these areas?

Holland is fortunate to have five neighborhood development organizations working in six specific neighborhoods. These six neighborhoods are among those areas where some degree of concentration based on poverty, etc., do occur, albeit to a relatively minor extent. The core work of these organizations is to build upon the assets within each particular neighborhood in such a way as to build stronger, more resilient, and more connected communities. The City of Holland financially supports these five organizations with general funds as it sees strong benefits to their work.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

As noted in a prior section, the City of Holland's municipally-operated utility provider is the process of offering affordable broadband service to all residents and businesses in the City. Some area of the City already have access to this new fiber service, while the public works provider is in the process of laying fiber and preparing for service activation in the remaining areas within approximately a two-year period. In the meantime, all areas of the City have access to at least two alternative providers of broadband service.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

As of this date, the cost of the city-provided fiber service is below the cost of the two primary alternative providers. Within the near future, all city residents and businesses should have the choice of at least three competitive providers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Holland does not appear to have a higher than normal risk of the occurrence of climate change-related hazards. Moreover, to the extent that hazards do exist, they do not appear to disproportionately impact the housing occupied by low- and moderate-income households. Nevertheless, the City actively participates in disaster preparedness planning through the respective Ottawa and Allegan County emergency management departments.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

See the response above.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan that will guide the City of Holland's use of Community Development Block Grant Program funding during the 2020-2024 planning period. The City of Holland's goals for the 2020-2024 period focus on a number of identified needs, and targets available resources toward several specific goals that are designed to address those needs. These needs include home repair assistance and access to homeownership opportunities for low-income households. These goals primarily focus on helping low- and moderate-income residents of the city maintain housing stability and affordability and improve their quality of life. To this end, the City of Holland will continue to build on successful projects and programs that meet the needs of low- and moderate-income residents.

This Strategic Plan consists of the evaluation of the following factors:

- Geographic Priorities
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Public Housing Accessibility and Involvement
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Holland
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	City of Holland Low Income Areas
	Area Type:	Low Income Census Tracts and Low Income Census Block Groups
	Other Target Area Description:	Low Income Census Tracts and Low Income Census Block Groups
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Programs funded with CDBG are offered citywide. This includes housing rehabilitation, fair housing services, and public service programs. Any resident that meets the individual program guidelines is welcome to participate.

The City has identified infrastructure in support of specific housing activities or in support of a targeted area as another area of need. Infrastructure such as sidewalks, lighting, and park improvements were identified through the public input process as concerns by some residents and other stakeholders. To address this need, the City may choose to invest funds on infrastructure in the vicinity of the housing activities it funds or other target areas.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Housing Public Services to Low-Mod Clientele Administration and Planning
	Description	The city needs to maintain affordable housing stock for availability to households that are low- to moderate-income. The principal way this will be accomplished is by assisting low- to moderate-income homeowner households with the cost of necessary home repairs. The city may also assist low- to moderate-income households with qualifying for affordable homeownership through financial assistance with closing costs, down payment, necessary fees, etc.
	Basis for Relative Priority	The City of Holland held public input meetings and conducted a survey to gather citizen input, with the result being that numerous comments were received in support of programs that help assure housing stability, home repair, and assistance with entry into homeownership. The Neighborhood Improvement Committee reviewed all public input received and provided feedback to city staff on the contents of the Strategic Plan.
2	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Public Services to Low-Mod Clientele Administration and Planning
	Description	The provision of high priority public services to City residents as determined annually through receipt of public input and consultation with key stakeholders.
	Basis for Relative Priority	The City of Holland held public input meetings and conducted a survey to gather citizen input, with the result being that numerous comments were received in support of the city offering programs that meet the current public service needs of low- to moderate income households. The Neighborhood Improvement Committee reviewed all public input received and provided feedback to city staff on the contents of the Strategic Plan.
3	Priority Need Name	Fair Housing Services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Other
	Geographic Areas Affected	
	Associated Goals	Fair Housing Administration and Planning
	Description	Provision of fair housing education, outreach, and enforcement services to the residents of the city and housing providers within the city.
	Basis for Relative Priority	The City of Holland held public input meetings and conducted a survey to gather citizen input, with the result being that there continues to be an ongoing need for fair housing services to be provided both to residents and housing providers. The Neighborhood Improvement Committee reviewed all public input received and provided feedback to city staff on the contents of the Strategic Plan.
4	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Low Income Census Tracts and Low Income Census Block Groups
	Associated Goals	Public Facility Improvements
	Description	Targeted improvements to public facilities located within eligible low/mod areas.

Basis for Relative Priority	A high priority is placed on providing suitable living environments and quality public facilities to the residents of the city.
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Narrative (Optional)

Intentionally blank

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Since the City of Holland does not have its own public housing authority. The Michigan State Housing Development Authority (MSHDA) serves in this capacity. MSHDA directed the local contractor overseeing the HCV waitlist to purge the waitlist, and it is expected it will re-open imminently. Waitlists for project-based vouchers tend to be lengthy, suggesting an overall significant shortage of TBRA within the city as well as the surrounding area.
TBRA for Non-Homeless Special Needs	The area does not have access to a TBRA program for non-homeless persons with special needs. Heritage Homes Inc. operates three affordable housing projects within the County (none within the City of Holland), and most of these units are designated for person with disabilities.
New Unit Production	As noted in previous sections (MA-10 and MA-40), Holland has seen an increase in housing development within the last four to five years, which followed a prolonged time period of limited housing development. The City recently implemented new state-sanctioned tax incentives to encourage more affordable housing development, and early indications are that these new incentives will spur on additional development.
Rehabilitation	The biggest market factor influencing the rehabilitation of housing is the age of housing stock. There is a significant ongoing need for rehabilitation of existing properties. Many properties need upgrades to the main systems of the house -- electrical, plumbing, heating, building envelopes. Housing in the city is becoming more desirable due in part to the rehabilitation of key properties by local non-profit housing developers. These rehabilitated properties are positively influencing the revitalization of certain city neighborhoods, but they are also contributing to the increase in values in these neighborhoods, and could be a negative factor with regard to housing affordability.
Acquisition, including preservation	Market conditions influencing acquisition, including preservation, are the age of structure and the increasing value of residential property. The city has not seen a need to acquire and preserve at-risk properties since the private market seems capable of responding to this demand.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Holland expects to receive Community Development Block Grant funds totaling \$1,625,000 (estimated at \$325,000 per year) during the five year period covered by this Consolidated Plan. Receipt of program income is inconsistent and not predictable so it is not included as estimated income in the table below. No additional public or private resources are expected to be received to carry out the activities described in this plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	325,000	0	50,000	375,000	1,300,000	

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

City of Holland personnel work collaboratively with homeowners to meet their housing needs. Our Home Repair Program provides five-year forgivable loans to eligible residents, with amounts provided based on a sliding scale according to the household's income. The range of project

co-payment for homeowners ranges from 10% for extremely low-income homeowners, to 50% for households with earnings approaching 80% of AMI. In addition, City of Holland often partners with other non-profit organizations to address urgent projects when homeowners need additional resources to get needed work done. Some of our partners include non-profit organizations such as Homecor and Lakeshore Habitat for Humanity. In a typical year, the amount leveraged through participant contribution and non-profit partners amounts to approximately \$175,000.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

It is not anticipated that any publicly owned land will be allocated to address needs identified in this plan.

Discussion

Intentionally blank

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Holland Neighborhood Improvement Committee	Government	Homelessness Non-homeless special needs Ownership Planning public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

U. S. Department of Housing and Urban Development (HUD) provides CDBG entitlement funds to the City of Holland. The City is not a HOME, ESG, or HOPWA entitlement community. HUD also provides funding directly to nonprofit organizations to address the needs of homeless and special needs persons.

The institutional structure through which the Consolidated Plan is to be implemented is through the Community Development unit within the City's Community & Neighborhood Services Department. The City of Holland's strength is that it has many years of experience successfully administering the CDBG program generally, including the Home Repair Program. The Home Repair Program is relatively well known within the community, in particular among likely referral entities, and continues to meet an ongoing critical need to address the home repair needs of low- to moderate-income home owners. The City of Holland has a history of collaborating with other non-profits to help residents make needed repairs and improvements. The City maintains close connections with the non-profit human service and housing sectors through its involvement in the Lakeshore Housing Alliance and similar groups. This allows it to effectively identify public service partners based on the annual assessment of community needs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

All services in our community are available to persons experiencing homeless. The Lakeshore Housing Alliance (CoC) regularly assesses service needs and gaps specific to the needs of homeless persons and those at imminent risk of homelessness. Through the LHA, key service providers are able to connect and ensure that collaboration and coordination are occurring where needed.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

One area of notable strength is the high degree of cooperation that occurs among the member agencies of the Lakeshore Housing Alliance (CoC). The biggest known gap in our service delivery assistance network is in the capacity to effectively prevent homelessness for people experiencing a housing crisis. Persons seeking assistance to prevent homelessness sometimes have to wait until they no longer have a home in order to qualify for certain services. This gap is due in part to a lack of adequate resources, but also to program rules and regulations placed by funding entities.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Developing a comprehensive strategy for overcoming gaps and ending homelessness is the central focus of the Lakeshore Housing Alliance (CoC). The City, through its ongoing involvement with the CoC, is well-positioned to actively support solutions that address identified gaps.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing	City of Holland	Housing	CDBG: \$1,145,000	Homeowner Housing Rehabilitated: 200 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
2	Public Services to Low-Mod Clientele	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Holland	Housing Public Services	CDBG: \$180,000	Public service activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted
3	Fair Housing	2025	2029	Fair Housing Education, Outreach, Enforcement	City of Holland	Fair Housing Services	CDBG: \$50,000	Other: 0 Other
4	Administration and Planning	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Holland	Housing Public Services Fair Housing Services	CDBG: \$250,000	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Facility Improvements	2026	2029	Non-Housing Community Development	City of Holland Low Income Areas	Public Facilities	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	<p>Increase and maintain the availability of decent, affordable housing, principally for homeowners. Activities may include home rehabilitation and homeownership assistance (downpayment and closing cost assistance). All beneficiaries will be low- to moderate-income households as specified by HUD regulations.</p> <p>Available funding estimated here is based on assumptions about ongoing grant amounts throughout the duration of the period covered by the Consolidated Plan.</p>
2	Goal Name	Public Services to Low-Mod Clientele
	Goal Description	<p>Public services provided to residents of the City of Holland, as determined annually during the annual planning process. Funding levels for this category are capped by Federal regulations. Available funding is estimated based on assumptions about ongoing grant amounts throughout the duration of the Consolidated Planning period.</p>
3	Goal Name	Fair Housing
	Goal Description	<p>Provision of fair housing education, outreach, and enforcement services to residents of the city and housing providers within the city.</p> <p>Funding for this activity shall be categorized as Administration. Available funding is estimated based on assumptions about ongoing grant amounts throughout the duration of the Consolidated Planning period.</p>

4	Goal Name	Administration and Planning
	Goal Description	Coordination, administration and monitoring of CDBG programs and activities. Funding amount for this category is capped by Federal regulations. The available funding noted is estimated based on assumptions of ongoing grant amounts throughout the duration of the Consolidated Plan period.
5	Goal Name	Public Facility Improvements
	Goal Description	Improvements to targeted public facilities located within eligible low/mod areas of the city.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City is not a recipient of HOME funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

There is no public housing authority operating within the City of Holland. Public housing authority services are provided by the Michigan State Housing Development Authority.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Holland completed, with assistance from a contracted outside firm, an Assessment of Fair Housing in 2023. This assessment contains several suggestions designed to address policies that impact affordable housing residential development. While the report had largely positive remarks about the City's recently approved Unified Development Ordinance, it did highlight several limitations:

- Restrictions on Accessory Dwelling Units generally and within certain districts,
- Limitations on housing type diversity within the low-density residential districts, and,
- Limitations on housing type diversity within the Hope Neighborhood Overlay district.

Several of the ADU restrictions have since been amended allowing for the potential for broader implementation.

As referred to above, the City did adopt a new Unified Development Ordinance (UDO) in 2020. This comprehensive ordinance was successful in allowing for greater opportunity for housing development throughout the City, such as by reducing lot dimension requirements, reducing rules and barriers to multi-unit projects within a number of zoning districts, reducing parking requirements, etc. The UDO also simplified review procedures and processes generally. The City also adopted a Housing Development Support policy in 2020, and which was later amended to include newly state-approved tax-based incentives, which clarified opportunities for incentives for including affordable housing within a new housing development or redevelopment of an existing property.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The strategy to address barriers to affordable housing and to develop mixed income neighborhoods is being addressed in several ways. Since the City's last Consolidated Plan, the City has approved and implemented a Housing Development Support Policy and related guidelines, which are designed to encourage increased affordable housing development and increased clarity related to available city-managed incentives. Also, the City continues to work collaboratively with Housing Next, which is implementing a regional strategy to address the gaps in affordable and accessible housing in our county and region. This effort includes education and advocacy for the development of new housing in our community.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As previously noted, the City of Holland is an active member of the Lakeshore Housing Alliance (the HUD-recognized CoC), which ensures that the City maintains awareness of needs and issues within the homeless services network. Consistent with the CoC model, the LHA seeks to ensure that the housing and supportive service needs of the homeless population are being adequately addressed within the county.

In addition, the City of Holland's Human Relations Coordinator routinely provides information, referral and general assistance to tenants seeking help with their housing situation. When this staff person comes in contact with people who are homeless or at risk of becoming homeless, she is able to make appropriate referrals to agencies that can assist them.

Addressing the emergency and transitional housing needs of homeless persons

The Lakeshore Housing Alliance works to evaluate and address the emergency shelter, rapid re-housing and transitional housing needs of homeless persons through inter-agency collaboration and allocation of federal, state, and local dollars in support of such services. Central to the assessment of emergency shelter and other services is the role played by the county's coordinated entry agency (Good Samaritan Ottawa). Staff representing the coordinated entry play a central role in the work of the CoC. The collaboration that occurs through the Lakeshore Housing Alliance helps to ensure program delivery that reduces redundancy in services, uses funds available more efficiently, and allows those agencies who have the experience in program delivery the opportunity to expand on existing successful programs through coordinated entry.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The designated lead agency for coordinated entry and homelessness prevention assistance in our community is Good Samaritan Ottawa. Through Continuum of Care funding (HUD SHP and MSHDA ESG), several agencies, led by Good Samaritan Ottawa, are tasked with assisting homeless individuals through rapid re-housing, homeless shelters, transitional housing programs, and related assistance. Another local agency, Community Action House, provides critical homeless outreach services to homeless individuals and families that are unsheltered. The City of Holland will be seeking to increase capacity in these programs during the period covered by this strategic plan through targeted public service funding.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Continuum of Care has helped align a network of services for persons at risk of homelessness due to lack of sufficient income, imminent discharge, etc. Coordinated entry services are provided by Good Samaritan Ottawa, which also manages the wait list for the Housing Choice Voucher program, which prioritizes Category 1 homeless persons (as defined by HUD). Ottawa County Community Mental Health provides mental health services to those with mental illness or developmental disabilities and also operates its own HUD-funded supportive housing program. Arbor Circle provides a variety of supportive services to unaccompanied homeless youth. There are other non-profit and governmental organizations that help formerly incarcerated individuals make successful transitions back into the community.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Holland will continue its efforts to reduce the risk of lead paint hazards by providing funds to address repairs necessary to reduce or eliminate these hazards for low- to moderate-income homeowners. All contractors working on our Home Repair Program projects must be certified in Lead Safe Work practices. In addition, all projects involving the disturbance of painted surfaces on homes built prior to 1978 require a lead clearance test upon completion of the project.

Each applicant to the City's Home Repair Program receives an EPA produced pamphlet titled "Protect Your Family from Lead in Your Home". This pamphlet is very useful to the homeowners by informing homeowners of the dangers of lead poisoning, how to check for lead poisoning, where lead hazards are typically located in a home, how to address known lead hazards, how to prevent future lead hazards, and precautions to take when renovating a home to reduce the worsening of a lead hazard.

How are the actions listed above related to the extent of lead poisoning and hazards?

For all homes built prior to 1978, all work that disturbs painted surfaces potentially containing lead-based paint hazards will require contractors to be trained and certified in Lead Safe Work Practices. When work is completed, a clearance test is performed to ensure that hazards have been addressed and that the work has not created additional hazards.

How are the actions listed above integrated into housing policies and procedures?

The City of Holland Home Repair program policies include strategies for compliance with applicable lead-based paint hazard regulations.

When a homeowner has chosen a rehabilitation project that will disturb a painted surface above the de minimus level established by the Department of Housing and Urban Development, specific measures are incorporated into the program design to ensure that lead hazards are properly addressed. These measures follow the requirements set forth by the Department of Housing and Urban Development in *TITLE 24--HOUSING AND URBAN DEVELOPMENT PART 35--LEAD-BASED PAINT POISONING PREVENTION IN CERTAIN RESIDENTIAL STRUCTURES 24 CFR35 Subpart J-Rehabilitation Assistance*.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The principal anti-poverty strategy of the City of Holland is to seek to improve the physical and social conditions within the community that promote economic stability and increased opportunities for growth. A core strategy for reducing incidence of poverty is to seek to ensure and maintain housing affordability and stability for low-income households. The City intends to place continued priority on maintaining its Home Repair Program due to its effectiveness in preventing worsening conditions and economic difficulties among families that could lead to poverty.

The City of Holland also supports local economic development efforts designed to encourage employment opportunities for residents. The City seeks to ensure that economic incentives offered to local businesses result in employee wages that provide their workforce with a sustainable living standard.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City recognizes that the lack of affordable housing affects the stability of families, contributes to poor educational outcomes, increases service delivery costs for the police and hospitals, and can be a significant factor in attracting the development of new employers to our community. The City of Holland is actively engaged in working to address the issue of employment by funding the local economic development initiatives as well as seeking to support efforts to increase affordable housing such as those of Housing Next. In addition, the city has promoted and will continue to promote new housing developments, including writing letters of support, support for PILOTS (Payment-in-lieu of Taxes), Neighborhood Enterprise Zones and other tools at our disposal to spur development.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Ongoing monitoring of goal achievement and financial progress is accomplished by the City of Holland through a subrecipient management system that incorporates routine reporting along with billing. The City of Holland has been recognized in the past for its practices in regard to subrecipient management.

The City's Community & Neighborhood Services department periodically engages in outreach within the community to encourage participation among minority-owned businesses.

Annual Action Plan

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Holland expects to receive Community Development Block Grant funds totaling \$1,625,000 (estimated at \$325,000 per year) during the five year period covered by this Consolidated Plan. Receipt of program income is inconsistent and not predictable so it is not included as estimated income in the table below. No additional public or private resources are expected to be received to carry out the activities described in this plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	325,000.00	0.00	50,000.00	375,000.00	1,300,000.00	

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

City of Holland personnel work collaboratively with homeowners to meet their housing needs. Our Home Repair Program provides five-year forgivable loans to eligible residents, with amounts provided based on a sliding scale according to the household's income. The range of project co-payment for homeowners ranges from 10% for extremely low-income homeowners, to 50% for households with earnings approaching 80% of AMI. In addition, City of Holland often partners with other non-profit

organizations to address urgent projects when homeowners need additional resources to get needed work done. Some of our partners include non-profit organizations such as Homecor and Lakeshore Habitat for Humanity. In a typical year, the amount leveraged through participant contribution and non-profit partners amounts to approximately \$175,000.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

It is not anticipated that any publicly owned land will be allocated to address needs identified in this plan.

Discussion

Intentionally blank

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing	City of Holland	Housing	CDBG: \$279,000.00	Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 2 Households Assisted
2	Public Services to Low-Mod Clientele	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Holland	Public Services	CDBG: \$36,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
3	Fair Housing	2025	2029	Fair Housing Education, Outreach, Enforcement	City of Holland	Fair Housing Services	CDBG: \$10,000.00	Other: 0 Other
4	Administration and Planning	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Holland	Housing Public Services Fair Housing Services	CDBG: \$50,000.00	Other: 0 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Housing
	Goal Description	Home Repair Program: financial assistance to low- to moderate-income homeowners with necessary home repairs, with level of assistance based upon income; assistance is in the form of five-year forgivable loans. Homeownership Assistance: financial assistance to low- to moderate-income households in the process of purchasing an affordable home through Lakeshore Habitat for Humanity.
2	Goal Name	Public Services to Low-Mod Clientele
	Goal Description	The goal is to contribute toward meeting targeted public service needs within the community, as determined annually during the annual planning process.
3	Goal Name	Fair Housing
	Goal Description	Support provided to the Fair Housing Center of West Michigan for enhanced fair housing education, outreach and enforcement activities in the City of Holland.
4	Goal Name	Administration and Planning
	Goal Description	Coordination, administration and monitoring of CDBG programs and activities. Funding amount for this category is capped by Federal regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Holland plans to use CDBG funds to accomplish projects in the areas of Housing, Public Services, Fair Housing, and Program Administration and Planning. Affordable housing and homeless needs have been given high priority.

Projects

#	Project Name
1	Housing
2	Public Services to Low-Mod Clientele
3	Fair Housing Education, Outreach, and Enforcement
4	Program Administration

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Funding priorities have been outlined in the 2025-2029 City of Holland Consolidated Plan. All projects proposed to be funded in this Annual Action Plan are ranked as priority needs.

The primary obstacle to meeting the other community development needs facing the City is the limited availability of funding to do so. The City strives to coordinate and collaborate with local organizations working to achieve similar community development outcomes. One way it does this is by providing general fund financial support to five neighborhood development organizations working in six Holland neighborhoods.

AP-38 Project Summary

Project Summary Information

See table beginning on next page.

1	Project Name	Housing
	Target Area	City of Holland
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	CDBG: \$279,000.00
	Description	Assistance provided to low- to moderate-income homeowners with the cost of necessary repairs to their homes. Assistance provided to low- to moderate-income homebuyers in partnership with Lakeshore Habitat for Humanity.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	40 low- to moderate-income households assisted with home repairs. 2 households provided homeownership assistance.
	Location Description	All assisted households will live within the City of Holland
	Planned Activities	Financial assistance in the form of 5-year forgivable loans provided to eligible households for the necessary repair of their homes. Financial assistance (grants) provided to eligible homebuyers purchasing a home through Lakeshore Habitat for Humanity.
2	Project Name	Public Services to Low-Mod Clientele
	Target Area	City of Holland
	Goals Supported	Public Services to Low-Mod Clientele
	Needs Addressed	Public Services
	Funding	CDBG: \$36,000.00
	Description	Funding for necessary public services as determined through an annual needs assessment and public input process.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 200 persons will be assisted during the 2025-26 program year.
	Location Description	Services for low and moderate income residents and public services are available citywide.
	Planned Activities	One or more types of public services provided to eligible low/mod clientele. Projects to be determined through an annual needs assessment and public input process.

3	Project Name	Fair Housing Education, Outreach, and Enforcement
	Target Area	City of Holland
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing Services
	Funding	CDBG: \$10,000.00
	Description	Fair housing education, outreach and enforcement services provided to city residents as well as to the housing providers working within the city.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This service is to be funded with Administrative funding, hence there is not a plan to report on persons served. Other units of service will be counted, such as educational sessions held, enforcements managed, etc.
	Location Description	Services will be provided city-wide.
Planned Activities	The Fair Housing Center of West Michigan will provide education, outreach and enforcement activities within the City of Holland.	
4	Project Name	Program Administration
	Target Area	City of Holland
	Goals Supported	Administration and Planning
	Needs Addressed	Housing Public Services Fair Housing Services Public Facilities
	Funding	CDBG: \$50,000.00
	Description	Program administration and planning.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	City of Holland
Planned Activities	Program administration and planning.	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Holland is not planning on engaging in any geographic targeting as a basis for funding priorities. Most of the activities are planned to be operated city-wide, however, the actual operationalizing of the programs based on resident demand, such as with the Home Repair Program, tends to occur in those areas of the city with somewhat greater concentrations of households with lower incomes.

Geographic Distribution

Target Area	Percentage of Funds
City of Holland	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City is not proposing to prioritize its investments geographically.

Discussion

Intentionally blank

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City’s primary effort to foster affordable housing through the use of its allocated CDBG funds is to provide financial assistance to low-income homeowners with needed home repairs and improvements in order to maintain housing affordability and habitability. The City will also use CDBG funds to provide home buyer assistance to a number of low-income home buyers. This project will occur in partnership with Lakeshore Habitat for Humanity.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	2
Special-Needs	0
Total	2

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	40
Acquisition of Existing Units	0
Total	40

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Intentionally blank

AP-60 Public Housing – 91.220(h)

Introduction

All public housing located in the City of Holland is administered either by HUD directly or via the Michigan State Housing Development Authority, and not by a local Public Housing Authority.

The City of Holland seeks to work cooperatively with local subsidized apartment developments that are governed by MSHDA as the PHA. The City of Holland has approved PILOTs on several occasions in order to assist developers applying for LIHTC tax credits through the Michigan State Housing Development Authority.

Actions planned during the next year to address the needs to public housing

The City of Holland will continue to consult as needed with the MSHDA Housing Choice Voucher agent and subsidized projects on public housing issues. City of Holland Community Development staff anticipate assisting as able with the Ottawa County Housing Authority (PHA) in order to improve local access to funding for housing vouchers and to secure other funding for affordable housing. At present, the Ottawa County Housing Authority does not directly manage any vouchers or programs.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

City of Holland staff, through participation on the Lakeshore Housing Alliance (CoC), will support local efforts to encourage public housing residents to pursue more active roles in project management, as well as with seeking opportunities to transition toward homeownership. MSHDA operates a program, entitled Key to Own, which allows select Housing Choice Voucher recipients to transition to homeownership through retention of the voucher's benefits.

Through close participation in our local CoC, the City remains aware of programs that support public housing residents and is in a position to assist with those programs when needed. Community Action House, a CoC member agency and close partner with the City, provides HUD-certified homeownership counseling to all interested persons, and regularly markets those services to public housing recipients and other partner service providers.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

The City of Holland will seek opportunities to work collaboratively with public housing residents, the MSHDA-designated HCV agent, and other relevant groups to enhance affordable housing opportunities within the City.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Holland actively participates in several capacities with the Lakeshore Housing Alliance (the HUD-designated CoC) and supports its efforts to address the needs of persons experiencing homelessness in the greater Holland community. This Annual Action Plan includes provision of funding support for critical supportive services to homeless individuals and families.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including,

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City expects to use CDBG funds to support a homeless outreach program operated by a local non-profit partner, Community Action House. This service is deemed critical in addressing the immediate health and safety needs of persons who are homeless and unsheltered by connecting them to critical resources, including permanent housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Holland and surrounding communities are served by two organizations providing emergency shelter: the Gateway Mission and Resilience. A third agency, Good Samaritan Ottawa, is the lead provider of rapid re-housing and other forms of homelessness prevention assistance. The City plans to provide funding to Good Samaritan Ottawa as a subrecipient for a prevention/re-housing program serving homeless and at-risk households. The City also provides technical or other means of support to these organizations, as needed, as it relates to housing inspections through our rental inspection program, letters of support, etc.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The greater Holland community is fortunate to have several non-profit social service organizations that provide the various types of services mentioned above. These organizations are members of the Lakeshore Housing Alliance and are therefore a part of the network of agencies in regular communication and seeking to collaborate effectively. City staff assist these organizations as able with technical or other means of support when able. The City is planning to use Public Services funding to

enhance capacity of an existing program of Good Samaritan Ottawa which provides critical supportive assistance to homeless individuals and families seeking to secure or maintain permanent housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The greater Holland community is fortunate to have several non-profit social service organizations that provide the services mentioned above. These organizations are most often members of the Lakeshore Housing Alliance and are therefore engaged in service coordination efforts. City staff assist these organizations as able with technical or other means of support when able.

Discussion

The needs of persons experiencing homelessness is a continuing and urgent concern. The City of Holland will continue to assess ways in which it can be instrumental in addressing and impacting those experiencing homelessness, such as through active support of the Lakeshore Housing Alliance and partnerships with direct service providers.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Holland, like most cities, is finding that the production of new affordable housing is not keeping pace with the population growth and overall housing demand in general, and in particular with the growth of the number of households with increasingly limited assets available for housing. The City seeks to identify all feasible means of helping to correct this trend by supporting multiple efforts to increase affordable housing supply and housing choice, as described below.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The strategy to address barriers to affordable housing and to develop mixed income neighborhoods is being addressed in several ways. The City recently developed and adopted a Housing Development Support Policy designed to clarify the availability of incentives to include affordable housing units within housing developments. Related to this, the City is working collaboratively with Housing Next, which is developing a strategy to address the gaps in affordable and accessible housing in our county and greater region. This effort includes education and advocacy for the development of new housing in our community. More education is necessary for people to understand why affordable housing is needed and desirable as a community development goal.

In addition, the City of Holland recently approved a new comprehensive zoning ordinance. Among other things, this new ordinance allows for modest density increases in both existing neighborhoods and new developments. For example, the new codes will encourage mixed use developments in areas where only commercial development would have been permitted previously, allows for housing to be built within Industrial zones, and allows for increased opportunities to convert single family to multi-family residences.

The City of Holland will continue to seek ways to work with neighboring municipal governments to develop more scattered-site affordable housing. In addition, City of Holland Community Development staff anticipate assisting as able with the newly established Ottawa County Housing Authority (PHA) in order to improve local access to funding for housing vouchers and other means of increasing affordable housing.

Data on housing development projects completed in the past four years as well as those currently in development show that seven of thirteen projects include affordable units as part of the

development. This equates to 31% of new units (354 of 1,137) qualifying as affordable or attainable.

Discussion:

Access to affordable housing for low-income households seeking either to rent or become homeowners within the City is a high priority need. Efforts to reduce barriers and increase access to affordable housing is an ongoing priority. The City recently completed an updated *Assessment of Fair Housing*, which lists a number of recommended goals to achieve more equitable access to housing, and the city anticipates enacting specific strategies in the next year toward achieving several of the stated goals.

AP-85 Other Actions – 91.220(k)

Introduction:

See specific sections below regarding the City's role in addressing various concerns. In all areas, the City seeks to effectively and equitably address local matters that tend to have the greatest impact on low- to moderate-income persons and households.

Actions planned to address obstacles to meeting underserved needs

Consolidated Planning and the use of a Consolidated Plan Strategy is a primary tool that the City of Holland uses to identify community needs and address obstacles to meeting those needs. Other community development needs come to the City's attention through the City's close and ongoing connection to the neighborhood-based development groups working in the City, as well as through the Neighborhood Improvement Committee or other City commissions that intersect with needs from underserved individuals or areas of the City.

When such needs come to the attention of City staff, they are likely to be considered by the Neighborhood Improvement Committee, City Council and eventually agencies and City departments with the hope that a solution is identified that is designed to address the need. This process of identifying needs and addressing the obstacles until the needs are met by an activity in the Consolidated Strategy and eventually by a program, agency, or grassroots community initiative is consistent with the intended purpose of the Consolidated Planning process. The process helps create an environment in which community resources and partner agencies are triggered to organize around solutions.

Actions planned to foster and maintain affordable housing

The City will assist low- to moderate-income homeowners with home repairs or improvements designed to ensure housing stability and affordability. In addition, home buyer support will be provided to low-income home buyers purchasing homes from the Lakeshore Habitat for Humanity. Finally, the City will maintain broad support for local partners working to develop both rental and owner-occupied affordable units.

Actions planned to reduce lead-based paint hazards

The City will continue educational efforts to inform residents of lead-based paint hazards. All CDBG housing assistance program participants receive specific notices regarding lead-based paint hazards, and all contractors are required to adhere to lead-based paint safe work practices during all home improvement projects.

Actions planned to reduce the number of poverty-level families

The overall anti-poverty strategy of the City of Holland is to seek to improve the physical and social

conditions within the community that promote economic stability and increased opportunities for growth. A core strategy for reducing incidence of poverty is to seek to ensure and maintain housing affordability and stability for low-income households. The City intends to place continued priority on maintaining its Home Repair Program due to its effectiveness in preventing worsening conditions and economic difficulties among families that could lead to poverty.

The City of Holland also supports local economic development efforts designed to encourage employment opportunities for residents. The City seeks to use economic incentives offered to local businesses in such a way that encourages wages that provide their workforce with a sustainable living standard.

Actions planned to develop institutional structure

The responsible organizations for implementing the activities of this one-year plan have been described and discussed in each of the activity descriptions. Additionally, the City of Holland provides services directly to citizens through several city departments where management and delivery of services is monitored through the City's annual review process. The combination of capable and well-run non-profit service agencies and well-managed city departments has provided an institutional structure that has been effective in meeting the goals set forth in the City's Consolidated Plan and Annual Action Plan.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Holland is a voting member of the Lakeshore Housing Alliance (the HUD-designated CoC). This high-functioning planning body engages in ongoing coordination activities that have been discussed elsewhere in this plan. The City also has a history of effective collaboration with several neighborhood-based groups engaged in grassroots-level neighborhood development.

Discussion:

Intentionally blank

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Other than those items listed below, there are no additional program specific requirements applicable to the city's CDBG operations.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

The City of Holland will include the years **2025, 2026, and 2027** in determining the percentage of program funds used to benefit persons of low- and moderate-income over the course of the three program years.

Attachments:

- A. Citizen Participation Comments
- B. Citizen Input Survey Results

Citizen Participation Comments

Public Input Received – CDBG Consolidated Plan (2025-2029) and Annual Action Plan (2025-26)

I. Meetings Held

A. December 2, 2024, Community Action House, meeting with staff members

Present:

Scott Rumpsa, Melissa Clay, Jessica Pressley, Olivia Jelinek

B. December 4, 2024, Heights of Hope, Neighborhood Resident Leadership Team

Attendees:

Stephanie Ivery, resident

G Brown, resident

Marlena Bullers, resident

Laurissa Boon, resident

Abbie Cook, resident

Malie Boon, resident

Justine Jones, resident

Priscilla Lopez, resident, Neighborhood Improvement Committee member

Rachel Lebus, resident, Height of Hope staff

Alice Vanko, resident

Cody Pack, resident

Mandy Bullers, resident, Heights of Hope staff

C. December 9, 2024, Herrick District Library (1pm and 6pm)

Attendees:

Jay VanGroningen, resident, Neighborhood Improvement Committee member

Mitchell Mudd, resident, Neighborhood Improvement Committee member

Bylnda Sol, resident, City Council member, Neighborhood Improvement Committee member

Christina Wood, resident

Tim Wood, resident

Leydi Roa, resident

Jeff Westendorp, resident

Jan Dirkse, resident

Sarah Bashaw, Community Mental Health of Ottawa County

Ashton Malewitz, Community Mental Health of Ottawa County

Katherine Blocker, resident, Jubilee Ministries

Steve Grose, resident, Jubilee Ministries

Maya Klanderma, ODC Network

Kelly Goward, ODC Network

Cole Ockerse, resident, ODC Network
Amy Alderink, resident, Homecor
Stacey Trowbridge, Disability Network Lakeshore
Dominique Lambert, resident, Disability Network Lakeshore
Nathaniel Ryan, resident, Lakeshore Habitat for Humanity
Jackson Nickolay, resident, Lakeshore Habitat for Humanity
Brian DeVos, resident, Good Samaritan Ottawa
Paula Welsh, resident, Lifeline Ministries
Marife Vanderschuur, Lifeline Ministries
Willie Watt, resident, Lifeline Ministries
April Johnson, resident, Out On the Lakeshore
Nancy Haynes, Fair Housing Center of West Michigan
Nick Cassidy, Holland Public Schools
Jake Norris, resident, 3Sixty
Mark Meyers, CoH CNS Director

D. January 13, 2025, Holland Youth Advisory Council

Attendees: Nine members of the Youth Advisory Core Council and the coordinator.

II. Feedback Received from Meetings Held (organized by topic addressed)

Discussion prompt used at each of the aforementioned meetings: *What are the community development opportunities, needs and concerns impacting city residents and neighborhoods?*

Homelessness

- Need for more supports for persons experiencing homelessness [B and D]
- More supports needed for families with children experiencing homelessness [B]
- Need for more and different types of shelter options [B]
- Need for shelter and other housing supports for persons with multiple disabilities [C]
- Shelter options for particular needs (e.g., due to types of medications) [C]
- Shelter options for fathers with children and mothers with older male children [C]
- Shelter/housing options for various minority groups, i.e., gender expansive [C]
- Key to understand and communicate that homeless needs and situations are complex [A]
- Need for highly localized strategy for addressing homelessness and housing [A]
- Need for easier pathways for unhoused to get off the street, as opposed to limiting access to basic resources [A]
- Need for neighborhood/community center(s) designed around low barrier access [A]
- Need to keep prioritizing emergency services for those experiencing homelessness to correspond to growing demand [A]
- More coordination among existing service providers re homelessness [C]

Page 2 of 4

- Need to support programs that end physical homelessness, i.e., mental health supports, help with application fees, etc [C]
- Need for assistance organizations to collaborate more effectively [C]
- Need specific assistance for youth with addictions and experiencing homelessness [C]

Housing Availability and Access

- Additional downpayment assistance for a broader pool [A]
- Development of viable sites for affordable development (acquisition/demo, etc) [A]
- Retrofit underutilized commercial and office space for housing [A]
- Stronger, more targeted approach to increasing availability of quality affordable rental units [A]
- Need to limit the resistance to affordable housing developments [B]
- Continued support for home repair program – stretches CDBG funds [C]
- More home repair resources [C]
- Need for housing support for >80% AMI [C]
- Look to banks to do more with downpayment assistance; more innovation; special purpose loan programs [C]
- Need increased housing options for those with evictions and convictions [C]
- Incentivize smaller developers to build/rehab affordable housing [C]

Neighborhood Development, Social Connection

- Need for support for organizations doing neighborhood development, like Heights of Hope [B]
- Need more support for social connection efforts, in particular targeting individuals with particular causes of isolation [C]
- Response to losing households of lower income from the community and resulting gentrification; support for more mixed-use and mixed-income housing [C]

Mental Health

- Mental health and other connection to support services for those living within concentrated low-income communities [C]
- Need programs to help unhoused persons get off the streets, including mental health assistance [C]

Infrastructure/Transportation

- Safety of streets for walkers and bicyclists, for all but also for unhoused persons [C]

Economic Development

- Need for assistance for those starting small businesses [B]

Childcare/Daycare

- Need for broader access to licensed childcare and daycare, in particular for low-income households; also need for better pay to attract needed staff [D]

Other Public Services

- Need for more supports for fathers, such as father support groups and positive activities for fathers and children [B]
- Need creative incentives for people who are engaging in personal development, such as through Circles [B]
- Need for targeted assistance for those in the gap between being eligible for direct assistance (food stamps, etc) and being financially secure [B]
- Need for a playground/playspace in the Stratford Way/Abby Court/Oxford Court neighborhood [B]
- More assistance needed for those with fixed incomes (SSDI, SSI) [C]

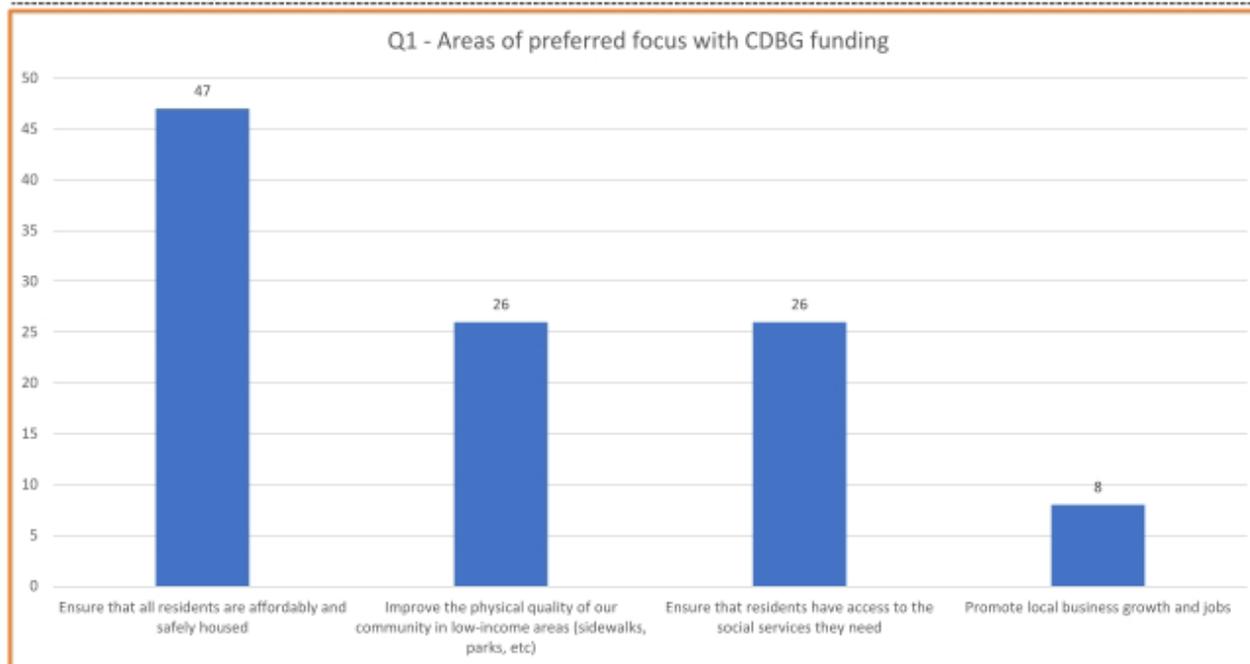
III. Other Public Input Received

Community Feedback Survey

See accompanying report of survey results.

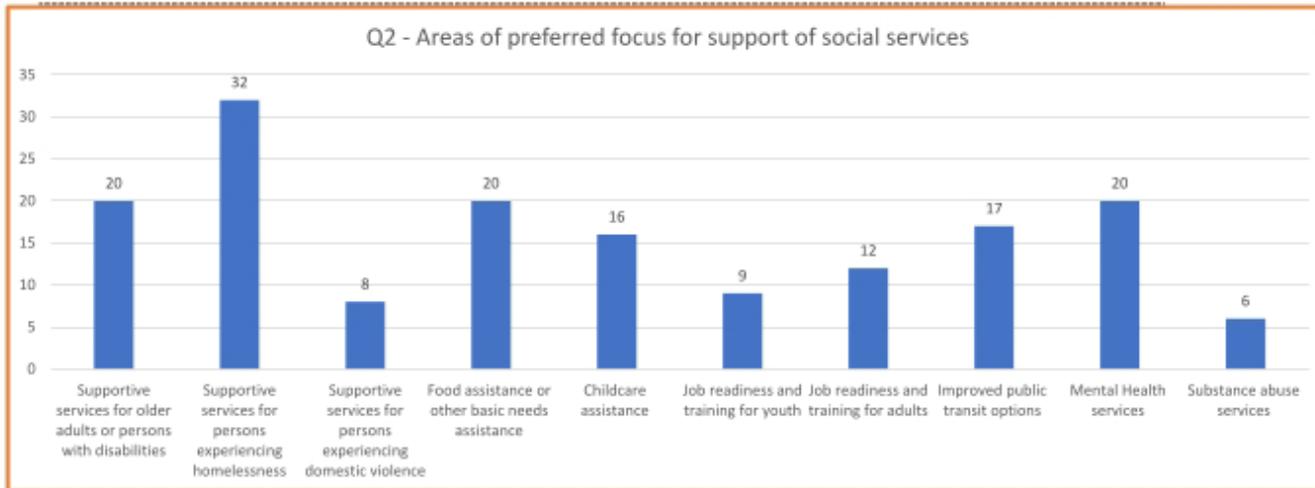
2025 CDBG Citizen Input Survey Results

Q1	In your opinion, which of the following four areas should the City's community development efforts focus on in the next one to five years (select up to two):	FREQ
>	Ensure that all residents are affordably and safely housed	47
>	Improve the physical quality of our community in low-income areas (sidewalks, parks, etc)	26
>	Ensure that residents have access to the social services they need	26
>	Promote local business growth and jobs	8



Survey Results - Page 1 of 7

Regulations allow for only up to 15% of the total grant (or approximately \$50,000) to be used to support social services. IF some of the grant funding is to be used for this purpose, which of the following issue areas do you feel should receive support (select up to three):		FREQ
>	Supportive services for older adults or persons with disabilities	20
>	Supportive services for persons experiencing homelessness	32
>	Supportive services for persons experiencing domestic violence	8
>	Food assistance or other basic needs assistance	20
>	Childcare assistance	16
>	Job readiness and training for youth	9
>	Job readiness and training for adults	12
>	Improved public transit options	17
>	Mental Health services	20
>	Substance abuse services	6
>	Other:	
>	Emergency housing with fewer rules and restrictions, and increased safety compared to existing shelter programs	
>	Maintain and enhance public spaces	



**Q3 What is the most important think the City could be doing to support low to moderate-income individuals and families?
(Responses clustered by topic)**

HOUSING

- > Addressing housing and childcare costs and considering the needs of these individuals and families in all City decisions.
- > Affordable Housing X 9
- > Build AFFORDABLE housing for these individuals or open a living facility that will house people in need.
- > Reduce barriers to affordable housing (ex: requiring 3x the rent in income per month for housing applications is extremely prohibitive)
- > Provide money, find ways to lower rent
- > Housing! Being unhoused or experiencing housing instability creates barriers to so many other things. It's so disheartening to see "luxury" apartments, condos, etc. being built when those are inaccessible to so many people in this area.
- > Housing assistance
- > Assist with utility bills
- > Loosening up regulations that leave the unhoused without shelter
- > Housing assistance \$ (down payment, shelter relief, etc)
- > Work with property management companies to lower rents.
- > Reduce property taxes
- > Lower propert taxes
- > Support emergency housing options as well as tiny house options at \$300-\$400/mo for the chronically homeless
- > Provide stable, affordable housing options
- > Create safeguards against city properties being flipped for profit by private investors paying all cash and instead, create on ramps for people to buy a home and build their own sweat equity alongside Lakeshore Habitat for Humanity. Develop a Land Trust to help low to moderate income families be able to afford a home and create collaborative, creative options around loosening zoning regulations that would allow for smaller lot sizes to be utilized by more people.
- > Contributing to existing community efforts to take a Housing First approach to services that support our unhoused neighbors.
- > Get rid of slum lords
- > Helping to keep housing/expenses affordable - whether thats through supporting with down payments, exploring loan programs for first time homebuyers, or other subsidies.
- > Changing zoning rules to allow for more mix-used and multi-family housing and then promoting those projects
- > Provide housing priced \$600-\$900 per month
- > Revisit zoning requirements so that LifeLine Ministries can have a safe space for their temporary housing units.
- > Cooperating with organizations that are trying to build modest housing for people in need
- > I work at a social service agency that serves low-income adults and the needs that I hear the most about are housing and transportation. The availability of low-income housing is a big barrier for a lot of people.

PUBLIC TRANSIT

- > Make public transit free.

- > Improve public transit
- > Public transportation improvements
 - I work at a social service agency that serves low-income adults and the needs that I hear the most about are housing and transportation.
- > Expanding the hours of the MAX bus to service evenings and weekends and/or adding additional routes would genuinely change people's lives. Not being able to take the bus to and from work is preventing many people from getting employed.
 - Transit options to recovery and community activity programs, such help getting to and from Feeding America locations outside of MAX
- > Transit routes and times. Non 911 transportation to and from Hospitals when needed after bus transportation closes (to help free up emergency services from those feeling that they can't wait to the buses open to go to Urgent Cares open past bus hours.

MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES

- > Help with access to mental health and social services and financial literacy services
- > Mental health and substance use services.
- > Substance abuse services

EMPLOYMENT

- > Help unemployed people find jobs
- > Job opportunities

FINANCIAL ASSISTANCE/BASIC NEEDS

- > Food assistance

PUBLIC SAFETY

- > HPD could partner with local support agencies to increase presence in community

MISC / MULTIPLE TOPICS

- > I'd love to see a community food co-op or community garden that can distribute food in the city center. Maybe offer free mini or full size fruit trees like the city does for regular trees which would help the green initiative. If we could plant fruit trees instead of regular trees by the street – that would be amazing.
 - Offer amenities at low or very reduced costs. For instance, HAC, Holland Rec programs, and even events at Windmill Island, Van Raalte, etc. are completely out of reach to low and moderate income with current inflation. HAC has one free day a month and most of these programs offer reduced resident rates but they are still too high for my family and most all families I know who own homes and have families in Holland city. Even property tax increases make discretionary spending impossible.
- > Safe, inclusive community spaces, offering programming and resources that community members want to engage with.
 - Online resource/portal with directory of area agencies, nonprofits, and organizations (and website/contact info) that serve different needs.
- > Eg. Rental assistance, childcare, affordable stores/food assistance, counseling, mental health
- > Provide a pathway for long-term relief, not just a temporary band-aid.
 - First, assist in addressing affordable housing. Second, assist in addressing basic needs such as transportation, quality food, and services such as heating their home. Third, they should receive counseling on how to improve their circumstances such as managing their money. Fourth, they need to know these services are available and where to get them.

- > I think that there is a lack of awareness in most if not all of the programs that are targeted towards low-income families. Creating more times for people to get information they need is crucial. Being able to utilize resources outside of regular business hours is useful. That's true accessibility. Most lower income families are working families.
- > Provide money to agencies who are providing supportive services to these families.

Q4 What is the most important thing the City could be doing to support neighborhoods? (Responses clustered by topic)

GENERAL NEIGHBORHOOD IMPROVEMENT

- > Police presence
- > Help mitigate crime
- > Limit the number of halfway/ reentry homes in a neighborhood. They re currently are three within 500 feet of each other in a single neighborhood way too many.
- > Improve parks, sidewalks and encourage neighborhood communities to help each other
- > Neighborhood health data dashboard
- > Keep greenspaces
- > provide parks for residents of all abilities and incomes
- > Increase/improve amenities like drinking fountains, benches, street lights
- > Upkeep of all neighborhoods and parks
- > Safe, well-maintained, connected, appropriately programmed public spaces and streets (sidewalks, parks, lighting)
- > Promote causes to change the idea that we [central city neighborhoods] are the ghetto
- > Continue to provide grants for cleanup days
- > Continue to promote neighborhood events and gatherings to foster an increased sense of community.
- > Have a day in the park. Put on games in neighborhood parks with the Polar Patrol and a fire truck there, possibly a food truck. Advertise heavily throughout the neighborhood inviting people to come. Partner with Neighborhood connectors.
- > Invest in neighborhoods by repairing and replacing sidewalks, lights, signs, etc.

HOUSING ASSISTANCE

- > Help residents improve their housing safety
- > Help with fixing up old houses
- > Income is not keeping pace with housing cost. Relieve the pinch points make more home ownership possible
- > Allow more affordable housing. Support homeowners on 13th st. betw. Maple Ave. + Washington who desperately need home repairs but due to being enfolded into Historic District, they are extremely limited in how they can repair their homes in affordable ways. Create more supports for home improvements of long time homeowners vs. those who are looking to flip homes. Create more connected neighborhoods w/ strategic initiatives, lead by invested individuals, that will bring more people together.
- > More affordable housing for seniors
- > More affordable housing for struggling single parent families
- > Home repair program is awesome
- > Home Equity or Neighborhood block facade grants

HOUSING SUPPLY/PLANNING/ZONING

- > Help struggling individuals/families stay and build equity in their homes.
- > Prioritize high density, small to medium size housing over low density, large housing
- > Carefully consider how city actions and policy influence ownership vs. lease and rental and the implications for the low-income community
- > Affordable Housing
- > Stop allowing investors who are not focused on actually supporting the housing crisis to purchase property for their own personal gain.
- > Building more low to moderate for sale housing will free up rentals in the community. By providing more for sale housing, it will allow people working critical jobs to put down roots in the community.
- > Get rid of slum lords; encourage owner-occupied properties

PEDESTRIAN & BICYCLING SAFETY AND ACCESSIBILITY

- > Easier access (safe walking spaces, accessibility for those with disabilities) to common spaces
- > Fixing street lights, adding more bike lanes
- > Street lights and community police officers actually out walking the streets meeting neighbors
- > Making the most vulnerable modes of transit (ie walking biking) easier and safer for all groups of people.
- > Reconfigure streets to slow down traffic and make neighborhoods more pedestrian and cyclist-friendly
- > More heated sidewalks

TRANSPORTATION

- > Reduce traffic
- > More bus stops, so that in bad winter weather people can get to them
- > Lower speed limit to 25 mph in ALL neighborhoods!!!!
- > Public transit, making sure all bus stops are ADA compliant/accessible and there are safe cross walks near all bus stops. I know people who have been hit by cars trying to cross the street to get to their bus stop.

COMMUNITY APPROACH TO HOMELESSNESS

- Helping facilitate community conversations around homelessness to provide education on the reality of the situation in our community,
- > data-driven solutions and current existing efforts in the community. If the city can help facilitate these educational opportunities for residents, they can help more people connect to pathways to become part of the solution.
 - > Take care of the homeless so that they have adequate shelter and do not seek porches, parks and alleyways so that residents do not feel threatened.
 - > Address the rise in homelessness by providing shelter, mental health services, and substance abuse recovery programs that don't require religious participation

SUPPORT FOR NEIGHBORHOOD-BASED ORGS/PROGRAMS

- > Assist existing neighborhood organizations with \$ and expertise
- > Promote neighborhood associations and community building

HOUSING ASSISTANCE -ELDERLY/SPECIAL NEEDS

- Assist elderly and disabled with home maintenance and disposal of large items. ie exterior painting, repairs. Provide help to get broken large items out of the house (mattresses, broken couch), no extra fee for disposal of paint cans, etc. pick up all yard waste in fall, not just leaves.

EMPLOYMENT ASSISTANCE

- > Help unemployed get jobs

SOCIAL CONNECTION

- > Monthly gatherings at a neighborhood park with the police ice cream truck and free pizza

FINANCIAL ASSISTANCE

- > Property tax assistance for low income seniors

MISC / MULTIPLE TOPICS

- > More heated sidewalks. So many people use the heated sidewalk on central during the winter and it gets congested. It helps keep people active and healthy in the winter plus it helps them to be able to walk to downtown or the bus stops safely especially if they are disabled or elderly. I'd love to see the central route expanded to make a loop using 20th to go past Rosa Park Greens and then connect to Columbia since you have Mi Favorita, the public school, the LGBTQ center, Prospect park, etc.
- > Care about regular people in the community being able to access the Lake Macatawa shore and Lake Michigan and the channel, not only the wealthy folks
- > Activities for adults in reachable places. Kids need to have fun, but a lot of adults like family friendly activities, but places target youth and think about the adults that are low income and/or disabled
- > Get the drugs and dealers off the streets
- > Neighborhoods need to be cared for equally. I live in country lane, and I don't understand how or why our street won't get be salted, but all of 8th and 16th street are between country lane and Waverly.

	FREQ
Q5 Are you a resident of the City of Holland?	52
Q6 Do you work for or represent an organization providing social services within the City of Holland?	21
Neither a resident nor an organization representative	1
Total number of surveys received:	59

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