



Creating Sustainable Housing Affordability in Wealthy Heights



A Planning Report:
Prepared for the
Wealthy Heights Initiative



May 2005



The Wealthy Heights Initiative

The Wealthy Heights Initiative is a collaborative revitalization effort led by the East Hills Council of Neighbors and Wealthy Mainstreet. For more information about the Wealthy Heights Initiative, contact K.C. Caliendo at the East Hills Council of Neighbors.

This report was prepared by project consultant Dotti Clune, with research and other assistance provided by Jeannie Hosey, Mark Rumsey and Gail Peterson.

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Executive Summary:

Background

The revitalization of the Wealthy Street business district in southeast Grand Rapids has received considerable attention in recent years, with dramatic improvements apparent in recruitment of new businesses, rehabilitation of deteriorated buildings, and street enhancements. At the same time, the residential neighborhoods surrounding Wealthy Street have also achieved significant results in improving housing stock, increasing owner occupancy, decreasing crime, and increasing resident involvement.

Within this framework of activity, the area known as Wealthy Heights—comprised of five short residential streets running north of Wealthy between Fuller and Diamond Avenues and a short residential segment of Wealthy Street—has presented significant challenges. The dead-end pattern of four of the streets has served to isolate them geographically. The high level of absentee ownership has contributed to deterioration of the housing stock and increased the difficulty of sustaining resident involvement in revitalization activities.

At the same time, many in the neighborhood have recognized Wealthy Heights as an area offering a significant opportunity. Most of the housing in Wealthy Heights is of modest size on small lots—with the potential to play an important role in helping the neighborhood maintain an adequate supply of affordable housing. Wealthy Heights' short, narrow streets and narrow setbacks make it easy to envision a charming, intimate enclave of modestly-priced, attractive houses.

Several years ago, South East Economic Development (SEED) undertook a housing rehabilitation project focused on this area. SEED secured funding and rehabilitated several houses. Unfortunately, as a result of lack of organizational capacity, inability to attract a housing-focused partner, and other factors, SEED was unable to successfully market the rehabilitated houses and subsequently discontinued its housing efforts in the area.

Executive Summary: The Wealthy Heights Initiative

Over the past two years, the East Hills Council of Neighbors and Wealthy Mainstreet have led a new effort to capitalize on the potential of the Wealthy Heights area. The Wealthy Heights initiative has brought together an informal partnership involving residents of Wealthy Heights and the surrounding East Hills neighborhood and representatives of public, non-profit, and private organizations. These organizations include the City of Grand Rapids, Community Rebuilders, the Wealthy Street Business Alliance, Dyer-Ives Foundation, Grand Rapids Community Foundation, Bazzani and Associates, Harmony Homes Realty and Huntington Bank.

In December 2004 Wealthy Mainstreet secured funding from Dyer-Ives Foundation to conduct research aimed at

- Documenting the current situation in Wealthy Heights, particularly housing market trends
- Identifying a potential strategy for moving the initiative forward
- Identifying potential partners and their roles in the initiative

Planning and communications consultant Dotti Clune was contracted to conduct the research. Research assistance was also provided by Jeannie Hosey, Mark Rumsey, and Gail Peterson.

Between January and April 2005, the consultant conducted more than 20 interviews with representatives of public, non-profit, and private organizations either currently involved in the Wealthy Heights initiative or with the potential to play a role in the initiative. The consultant also participated in a meeting of Wealthy Heights residents. Additional research focused on market trends in the Wealthy Heights area, previous revitalization activity, and potential revitalization strategies.

Executive Summary:

The Community Land Trust Concept

Based on this research and feedback from the interviews and Wealthy Heights residents, the consultants identified significant interest in the potential to develop a community land trust (CLT) in Wealthy Heights as a strategy for supporting neighborhood revitalization and at the same time developing permanently affordable housing. Community land trusts, now in operation in more than 100 communities in the U.S., have an impressive record of achieving sustainable housing affordability. CLTs purchase property, hold the land in perpetuity, and sell housing to low-income buyers through long-term “ground leases.”

A Wealthy Heights Community Land Trust could draw on several key assets:

- **Organizational Capacity to Develop a CLT**

Dwelling Place, Inc., a leading provider of affordable housing in West Michigan, has been exploring the potential for creating a CLT in Grand Rapids and has developed both the legal framework to do so and a strong relationship with the Institute for Community Economics, a national organization providing technical assistance to CLTs around the country. Dwelling Place is already involved in the Wealthy Street area: the Wealthy Mainstreet operates under the Dwelling Place umbrella and, in addition, Dwelling Place owns both commercial and residential property on Wealthy Street near Wealthy Heights. Dwelling Place has agreed to work with the Wealthy Heights initiative to explore the possibility of creating a Wealthy Heights CLT.
- **Properties Available to be Purchased for a CLT**

More than a dozen properties are currently available for purchase for a Wealthy Heights CLT.

 - Community Rebuilders is seeking to sell eight of its Wealthy Heights properties (including one vacant lot, two duplexes, and five single family homes) and has agreed to hold the properties for six months, with the possibility of additional time, for the CLT.
 - Several of the nine Wealthy Heights properties (mostly vacant lots) owned by the City of Grand Rapids are also available for sale and are being held pending development of a final plan for the Wealthy Heights initiative.
 - One private owner of three Wealthy Heights properties has indicated an interest in exploring the possibility of selling these properties to the CLT.
- **Funder Interest**

Several local foundations have expressed an interest in playing roles in the development of a Wealthy Heights CLT. The specific roles range from supporting planning and streetscape improvements to supporting the development of environmentally responsible (“green”) housing that incorporates universal design features to maximize accessibility.
- **Community Organizing Capacity**

The East Hills Council of Neighbors has an impressive track record for initiating innovative projects—including its role in founding South East Economic Development (SEED), serving as

an incubator for ArtWorks (now a separate non-profit entity), and playing a leading role in redeveloping a former brownfield into the successful “Center of the Universe” retail development involving a public/non-profit/private collaboration. East Hills’ familiarity with the Wealthy Heights area, relationships with residents, and proven capacity for community organizing would be very advantageous to a Wealthy Heights CLT.

- Potential Public, Non-Profit and Private Partners

Many of the existing CLTs around the U.S. involve a collaboration of public, non-profit and private partners. Several such partners have indicated an interest in being involved in a Wealthy Heights initiative:

- Non-profit and private developers—including Inner City Christian Federation (ICCF), Lighthouse Communities, Bazzani and Associates, and McGraw Construction—could be involved in rehabilitating existing housing and/or developing infill housing.
- Mortgage providers—including Providence (a for-profit arm of ICCF), Huntington Bank and Fifth Third Bank—could provide mortgage products as well as home ownership preparation and training.
- City governments have played a key role in the development of many CLTs, providing resources such as funding and access to city-owned properties. Similarly, the City of Grand Rapids could be involved not only through selling city-owned properties to the Wealthy Heights CLT, but also in other areas, such as street improvements and access to state and federal funding sources.

- National Resources

- The Wealthy Street business district benefits from the Wealthy Mainstreet program’s ability to access resources offered through the national Mainstreet movement and the experiences of hundreds of other Mainstreet programs around the country. Similarly, a Wealthy Heights CLT could benefit from resources offered by the Institute for Community Economics, a national provider of technical assistance as well as funding for CLTs, and from the lessons learned by more than 100 other CLTs.

Executive Summary:

Next Steps

To further explore the potential for a Wealthy Heights Community Land Trust, Dwelling Place Inc. is taking the lead in arranging for a consultation with a representative of the Institute for Community Economics for the purpose of assessing the feasibility of Wealthy Heights as a potential CLT. A broad coalition involving Wealthy Heights residents, funders, and potential partner organizations including housing developers and mortgage providers will meet with the consultant to learn more about the CLT concept and whether or not Wealthy Heights offers the potential for a successful CLT.

Following the consultant visit, and assuming a favorable assessment, funding will be secured to move forward with the concept, including developing a comprehensive plan for creating the CLT, securing funding for property acquisition and project management and administration, and creating an advisory board.

Wealthy Heights: A Hidden Gem in the East Hills Neighborhood

The East Hills neighborhood is located about one mile southeast of downtown Grand Rapids and includes an area with Union, Fulton, Fuller and Wealthy streets as its boundaries. The East Hills neighborhood includes three business districts—East Fulton, Cherry–Lake–Diamond, and Wealthy Street—as well as three historic districts, Cherry Hill, Fairmount Square, and the Wealthy Theatre Historic District.

Wealthy Heights is a residential area located within the Wealthy Theatre Historic District and comprising the southeast corner of the East Hills area. Wealthy Heights is bordered on the south by the Wealthy Street commercial district and on the west and east by primarily residential areas of Diamond and Fuller avenues.

The Wealthy Heights initiative focuses on

- Five residential streets—Donald, Robey, Freyling, Calkins and Visser— running north off Wealthy between Diamond and Fuller Avenues
 - All of these streets are very narrow
 - Sidewalks?
 - Four of the five are one-block, dead-end streets. Only Calkins is a through street. (However, only that portion of Calkins paralleling the other four streets is included in the Wealthy Heights project, since the northern portion of the street, between Fairmount and Lake Drive, differs considerably in character from the southern portion of the street and the Wealthy Heights area as a whole.)
- The north side of Wealthy Street between Robey and Freyling Avenues, comprised of four residential properties.
 - This section of Wealthy is included in the Wealthy Heights initiative because
 - It is a residential area contiguous to the primary Wealthy Heights area
 - As the gateway to the Wealthy Heights area, its appearance plays a key role in the overall curb appeal of Wealthy Heights.



**Wealthy Heights:
History and Project Background**

History and Project Background:

Origination

In the 1870s the Grand Rapids and Reeds Lake Railroad Company constructed its streetcar line along Wealthy Street, connecting downtown Grand Rapids and the Reeds Lake resort (now East Grand Rapids). With the availability of cheap and rapid transportation, the small farms of the area soon gave way to streetcar suburbs: a growing commercial district along Wealthy Street and suburban residences of doctors, lawyers and local business owners, as well as more modest houses for working class residents.

The Wealthy Heights area was originally developed in the 1880s to house Dutch immigrant workers, many of whom were employed at the Freyling and Mendels Nursery at 1059 Wealthy (now the Tillman Retail Center). The scale of the Wealthy Heights area, with its simple frame cottage-style houses, is smaller than that of surrounding residential areas characterized by wider streets, larger lots, and more spacious houses.

As with much of the surrounding center city area, the East Hills neighborhood suffered from disinvestment and associated problems, including drugs and crime, beginning in the 1960s. In recent decades, residential and commercial areas in East Hills have experienced considerable revitalization, including improvements in residential and commercial building stocks, opening of new businesses in commercial areas, sizeable increases in property values, and increasing home ownership levels.

History and Project Background: The SEED Housing Project

Redevelopment of Wealthy Heights has lagged behind that of the surrounding area, in spite of a variety of revitalization activities which have taken place. In the mid-1990s, for example, South East Economic Development (SEED) embarked on an ambitious housing effort, the SEED Theatre District Housing Development Project. Focused on the Wealthy Heights area, the project aimed to improve housing stock and increase home ownership.

SEED engaged a broad-based development team, contracted with a private developer to oversee the project, and surveyed neighborhood residents about their perceptions of the neighborhood and their interest in becoming home owners. SEED raised more than \$100,000, including grants of \$50,000 from the Michigan State Housing Development Authority, \$25,000 from Community Development Block Grant funds, and \$15,000 from the Local Initiatives Support Corporation.

SEED acquired ten houses, including three donated properties and others which were purchased for prices ranging from \$5,000 to \$15,000. Relying heavily on the 203(k) affordable home mortgage program of the U.S. Department of Housing and Urban Development, SEED rehabilitated the houses and sought to market them to new owner occupants.

Unfortunately, as a result of a combination of organizational capacity issues and market forces, SEED's attempts to market the houses to new owners were largely unsuccessful. Only one new owner-occupant was successfully recruited, and the project was eventually abandoned. Several of the properties were subsequently purchased by Community Rebuilders, a non-profit housing organization.

History and Project Background: The Wealthy Heights Initiative

Over the past two years the East Hills Council of Neighbors and Wealthy Mainstreet have undertaken a new initiative focused on Wealthy Heights, involving working with residents and bringing together a coalition of partner organizations. These organizations include the City of Grand Rapids, Community Rebuilders, the Wealthy Street Business Alliance, Dyer-Ives Foundation, Grand Rapids Community Foundation, Bazzani and Associates, Harmony Homes Realty and Huntington Bank.

The Wealthy Heights coordinating group has sought to spur revitalization through a strategy focusing on increasing home ownership by increasing resident involvement and actively marketing the area to potential new owners—including current renters in the neighborhood and potential owners from outside the neighborhood. The results of this initiative include

- Neighborhood involvement in clean-up activities and planning discussions.
- A home ownership workshop co-sponsored by two businesses located in the East Hills neighborhood, Harmony Homes Realty and Huntington Bank. (Although the workshop was well-attended, no new ownership resulted, apparently due to housing prices higher than anticipated and lack of accessible financing options.)
- City involvement resulting in targeted enforcement of housing code violations, preliminary discussions about potential street improvements, and the city's agreement to put a hold on the sale of any city-owned properties in Wealthy Heights pending the outcome of the Wealthy Heights planning activities.

In the fall of 2004, the Wealthy Heights Initiative coordinating group concluded that because efforts to attract new homeowners to the area have achieved few results, a new approach is needed, including involving a broader coalition of organizations and more innovative strategies for increasing home ownership while at the same time preserving affordable housing.

**The Wealthy Heights Housing Market:
Rising Values, Stagnant Owner Occupancy**



Housing Market:

Housing in Wealthy Heights

The housing stock in Wealthy Heights is modest, with homes ranging from 600–1,500 square feet, for an average size of 1,200 square feet. Lots range in size from 346 to 10,000 square feet; the average lot size is 3,722 square feet. Housing values reflect the size of the houses and lots, as well as the fact that a significant number of houses are in deteriorated condition (is this true?). Assessed valuations range from \$700 to \$42,000 ???); the average assessed valuation is \$24,000 ???? (recalculate??).

Among the Wealthy Heights streets there are considerable variations in housing sizes, lot sizes, and curb appeal.

- Freyling housing is the smallest in scale, with houses averaging less than 1,000 square feet and lots averaging less than 3,000 square feet. Freyling's nine houses are located on the west side of the street, facing the Tillman Retail Center commercial property.
- On Donald, Robey, Calkins and Visser, houses average around 1,200 square feet, with average lot sizes on these streets ranging from 3,000 to 4,000 square feet.
- For the four properties on Wealthy Street, houses average 1,797 square feet and lots 3,287 square feet.

Housing Market: Ownership

The Wealthy Heights area includes 82 properties, of which 14 (17%) are vacant lots and 68 (83%) are residential properties. Of the 68 residential properties, only 17 (25%) are owner occupied; 51 (75%) are rental properties.

Two property owners—Community Rebuilders, a non-profit housing organization, and the City of Grand Rapids—play key roles in Wealthy Heights by virtue of the large number of properties that each owns.

- Community Rebuilders owns 12 properties, including two vacant lots and several duplexes. Five of these properties are located on Visser Avenue and function as shelter housing.
- The City of Grand Rapids owns 7 properties, all of which are vacant lots except for one single family home (owned by the city's Housing Commission).

In addition, there are private rental property owners whose Wealthy Heights holdings range from two to five properties.

- McClain: 5
- Verhey: 3
- Weeks: 3
- Morren: 2
- Wilbur: 2

Ownership patterns vary considerably among the six streets included in the Wealthy Heights area.

- Among the four residential properties in the 1000 block of Wealthy and the nine properties on Freyling, there are no owner occupants (zero percent).
- Among the nine properties on Calkins, there are three owner occupants (33 percent)
- Visser, which includes 16 properties, also has three owner occupants (19 percent).
- There are 22 properties each on Robey and Donald, including five owner occupants on Robey (23 percent) and six on Donald (27 percent).

Housing Market: Market Trends

As with most areas in Grand Rapids and West Michigan in general, property values in the area surrounding Wealthy Heights have risen considerably in recent years, for both commercial and residential areas.

- The Wealthy Street commercial district has experienced significant revitalization over the past 20 years, with many buildings being restored and new businesses opening on the street. Factors which have played key roles in this revitalization include
 - The organizing work of South East Economic Development (SEED), and its successor, Wealthy Mainstreet, as well as the Wealthy Street Business Alliance and the East Hills Council of Neighbors
 - The restoration and reopening of the Wealthy Theatre
 - Designation as an historic district (the Wealthy Theatre Historic District)
 - Designation as a Renaissance Zone offering tax benefits to business and property owners and residents.
- The residential areas around Wealthy Heights—particularly the remainder of East Hills, to the north and west of Wealthy Heights, and Eastown to the east—have also experienced significant revitalization, with increased market values reflecting increasing home ownership and improved housing stock. To the south, the Baxter neighborhood is the site of recent initiatives by both non-profit and private developers involved in developing infill housing and rehabilitating existing housing.

Within this context, property values in Wealthy Heights have also risen significantly in recent years. Over the past five years (2000–2005), 22 residential properties have been sold, including 9 in the year 2004 alone. Before 2004, no property had sold for more than \$50,000; typical sales were in the \$30,00–\$40,000 range. In contrast, in 2004, 6 of the 9 properties sold did so at prices between \$50,000 and \$84,900.

However, unlike the areas surrounding it, Wealthy Heights does not appear to be experiencing a growth in owner occupancy.

- Wealthy Heights' 25 percent owner occupancy rate (based on current data from the City of Grand Rapids Assessor's Office) is significantly lower than the rate in the surrounding area
 - Owner occupancy is considerably higher in
 - The East Hills and Baxter neighborhoods (36.9%)
 - The City of Grand Rapids (52.8%)
 - The Grand Rapids MSA (68.4%)
 - (Note: These figures are from the 1990 census; can we get 2000 census figures in all of these categories?)
- Market trends indicate stagnant or declining owner occupancy in Wealthy Heights.
 - The owner-occupancy rate has remained virtually the same over the past ten years (SEED research in 1994 showed an owner occupancy rate of 27%).

- Of the 22 residential properties sold between 2000–2005, more than 80 percent are currently rental properties.

The combination of rising property values with stagnant or declining owner occupancy bodes ill for

- Neighborhood stabilization, given that owner occupancy is generally considered a critical factor in neighborhood stability
- Housing affordability, given that (in the U.S. in general and West Michigan/Grand Rapids in particular) the market rate for both rental housing and houses for sale is rising considerably faster than wages.

Guiding Principles for the Wealthy Heights Initiative

The research conducted for this situation analysis, including feedback from Wealthy Heights residents and from organizations either currently involved in the Wealthy Heights area or with the potential to be involved, indicates a strong desire that the revitalization strategy focus on maintaining housing affordability. Based on this feedback, Wealthy Heights revitalization activity should be guided by the following principles:

- **Permanent affordability**
The growing disparity between wage levels and housing costs, combined with rising property values in the neighborhoods surrounding Wealthy Heights, create an urgent need to assure a supply of permanently affordable housing in the area.
- **Neighborhood involvement**
Current Wealthy Heights residents, both owner occupants and renters, should play a key role in revitalization activities.
- **Development that minimizes displacement**
Redevelopment activities should include working to assure that current residents are not displaced, with a focus on supporting current homeowners with a desire to improve their properties and current renters with a desire to become homeowners.
- **Supporting diversity**
Revitalization activity should seek to maintain and enrich the diversity of the Wealthy Heights area.
- **Public/non-profit/private collaboration**
Both East Hills and Wealthy Street have an impressive history of successful revitalization efforts involving a mix of public, non-profit and private entities, e.g. the recently-completed Center of the Universe development, in which the city, the neighborhood association and a private developer all played key roles. The East Hills area is also fortunate to be home to well-established housing developers, both non-profit and for-profit. The Wealthy Heights initiative should draw on these assets as it moves forward.

The Community Land Trust Concept

The current situation of stagnant or declining owner occupancy in the face of rising property values in Wealthy Heights, together with the guiding principles articulated in this report, point to the potential for developing a community land trust (CLT) in Wealthy Heights. The CLT could serve as a focal point for a strategy to support neighborhood revitalization and at the same time develop permanently affordable housing.

What Community Land Trusts Offer

In typical affordable home ownership programs, affordability is achieved through funding from public and philanthropic sources, enabling the sale of housing at below-market costs to low-income families. However, when the first homeowners eventually sell their homes on the open market and at the market rate, the properties are no longer affordable. For the most part, the benefits of the investment of public and philanthropic funding have been reaped only by the first generation of homeowners—and then the affordability is lost.

Community land trusts, on the other hand, have an impressive record of achieving permanent housing affordability. Now in operation in more than 100 communities in the U.S., CLTs are community-based non-profit organizations. CLTs sustain housing affordability by

- Purchasing property and holding the land in perpetuity
- Selling housing on the property to low-income buyers through long-term renewable “ground leases”
- Operating with a resale formula, stipulated in the ground lease, that balances the interests of the lessee/homeowners for a fair return on their investment with the community land trust’s long-term affordability goals. Typically, the property must be sold to a low-income buyer (or back to the CLT) and the price is capped at a specified percentage of market appreciation.

For homeowners and residents, the benefits of community land trusts include:

- Access to affordable housing
- Long-term security
- Return on investment
- Assistance with financing, home repair, and/or rehabilitation
- A stable neighborhood.

The benefits of the CLT to the community include:

- Local control over land and housing ownership—resulting in stable, healthy neighborhoods
- Long-term housing affordability
- Long-term return on the investment of the community’s public and philanthropic dollars, because these funds remain in the property, locking in subsidies for the benefit of future low-income buyers.

(For more information on Community Land Trusts, see “Community Land Trusts: An Overview,” in the Appendix.)

Potential Resources for a Wealthy Heights Community Land Trust

In order to be successful, a Community Land Trust must have sufficient organizational capacity for developing and administering the CLT, properties available for purchase, the support of funders, and the capacity to provide needed community organizing. A Wealthy Heights Community Land Trust could draw on several key assets:

▪ **Organizational Capacity to Develop a CLT**

Dwelling Place, Inc., a leading provider of affordable housing in West Michigan, has been exploring the potential for creating a CLT in Grand Rapids and has developed both the legal framework to do so and a strong relationship with the Institute for Community Economics, a national organization providing technical assistance to CLTs around the country. Dwelling Place is already involved in the Wealthy Street area: the Wealthy Mainstreet operates under the Dwelling Place umbrella and, in addition, Dwelling Place owns both commercial and residential property on Wealthy Street near Wealthy Heights. Dwelling Place has agreed to work with the Wealthy Heights initiative to explore the possibility of creating a Wealthy Heights CLT.

▪ **Properties Available to be Purchased for a CLT**

More than a dozen properties are currently available for purchase for a Wealthy Heights CLT.

- Community Rebuilders is seeking to sell eight of its Wealthy Heights properties (including one vacant lot, two duplexes, and five single family homes) and has agreed to hold the properties for six months, with the possibility of additional time, for the CLT.
- Several of the nine Wealthy Heights properties (mostly vacant lots) owned by the City of Grand Rapids are also available for sale and are being held pending development of a final plan for the Wealthy Heights initiative.
- One private owner of three Wealthy Heights properties has indicated an interest in exploring the possibility of selling these properties to the CLT.

▪ **Funder Interest**

Several local foundations have expressed an interest in playing roles in the development of a Wealthy Heights CLT. The specific roles range from supporting planning and streetscape improvements to supporting the development of environmentally responsible (“green”) housing that incorporates universal design features to maximize accessibility.

▪ **Community Organizing Capacity**

The East Hills Council of Neighbors has an impressive track record for initiating innovative projects—including its role in founding South East Economic Development (SEED), serving as an incubator for ArtWorks (now a separate non-profit entity), and playing a leading role in redeveloping a former brownfield into the successful “Center of the Universe” retail development involving a public/non-profit/private collaboration. East Hills’ familiarity with the Wealthy Heights area, relationships with residents, and proven capacity for community organizing would be very advantageous to a Wealthy Heights CLT.

- **Potential Public, Non-Profit and Private Partners**

Many of the existing CLTs around the U.S. involve a collaboration of public, non-profit and private partners. Several such partners have indicated an interest in being involved in a Wealthy Heights initiative:

- Non-profit and private developers—including Inner City Christian Federation (ICCF), Lighthouse Communities, Bazzani and Associates, and McGraw Construction—could be involved in rehabilitating existing housing and/or developing infill housing.
- Mortgage providers—including Providence (a for-profit arm of ICCF), Huntington Bank and Fifth Third Bank—could provide mortgage products as well as home ownership preparation and training.
- City governments have played a key role in the development of many CLTs, providing resources such as funding and access to city-owned properties. Similarly, the City of Grand Rapids could be involved not only through selling city-owned properties to the Wealthy Heights CLT, but also in other areas, such as street improvements and access to state and federal funding sources.

- **National Resources**

- The Wealthy Street business district benefits from the Wealthy Mainstreet program's ability to access resources offered through the national Mainstreet movement and the experiences of hundreds of other Mainstreet programs around the country. Similarly, a Wealthy Heights CLT could benefit from resources offered by the Institute for Community Economics, a national provider of technical assistance as well as funding for CLTs, and from the lessons learned by more than 100 other CLTs.

Next Steps

To further explore the potential for a Wealthy Heights Community Land Trust, Dwelling Place Inc. is taking the lead in arranging for a consultation with a representative of the Institute for Community Economics for the purpose of assessing the feasibility of Wealthy Heights as a potential CLT. A broad coalition involving Wealthy Heights residents, funders, and potential partner organizations including housing developers and mortgage providers will meet with the consultant to learn more about the CLT concept and whether or not Wealthy Heights offers the potential for a successful CLT.

Following the consultant visit, and assuming a favorable assessment, funding will be secured to move forward with the concept, including developing a comprehensive plan for creating the CLT, securing funding for property acquisition and project management and administration, and creating an advisory board.

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Wealthy Heights Property Summary:

- Number of properties: 80
- Uses:
 - Vacant Lots: 14
 - Residential: 66
 - Rentals: 49
 - Owner Occupied: 17
- Lot size
 - Range
 - Average
- House size
 - Range 602 to
 - Average
- Assessed valuation (SEV)
 - Range
 - Average
- Market values
 - Range
 - Average

Key Property Owners

Community Rebuilders – 12 properties

- Donald 306, 343 (vacant lot)
- Freyling 315, 319, 327
- Robey 336
- Visser 333 (vacant lot), 337, 341, 349, 352, 353

Also: 336 Donald, a vacant lot, is listed with Christ's Community Church as owner, with Community Rebuilders address, 1019, as taxpayer address

City of Grand Rapids – 7 properties

- Donald 301, 305
- Freyling 335
- Robey 301, 306, 307
- Visser 346

Also: 321 Donald, a vacant lot, is owned by the Grand Rapids Housing Commission

Bob Verhey

McClain Properties

Wayne Weeks

JDE Associates

Vacant Lots

Address	Owner	Size	Valuation (SEV)
301 Donald	City of GR	4800	
302 Donald	Haisma	4020	\$1,300.00
305 Donald	City of GR	4800	
321 Donald	GR Housing Commission	4800	
336 Donald	Christ's Community Church	2684	
343 Donald	CR	6360	
301 Robey	City of GR	NA	
306 Robey	City of GR	5000	
307 Robey	City of GR	1914	
335 Freyling	City of GR	3900	
360 Calkins	Club Cruisers	NA	\$2,600.00
329 Visser	Boersma	3075	\$700.00
333 Visser	CR	NA	
348 Visser	Iverson Investments	3075	\$700.00

Housing Market Trends

Street Summary: Donald

- 22 properties (11 on each side)
- Six owner occupants
 - 309 Thomas Cabot
 - 319 David Martinez
 - 322 Will Davis
 - 333 Andrew Ward
 - 337 Leola Gaston
 - 340 Emmit Vance
- Six vacant lots
 - 301 City of Grand Rapids
 - 302 Kenneth Haisma
 - 305 City of Grand Rapids
 - 321 City of GR Housing Commission
 - 336 Christ's Community Church
 - 343 Community Rebuilders
- Significant parcel owners
 - Community Rebuilders: Two properties, including one vacant lot and one single family rental
 - City of Grand Rapids: Four properties, three vacant lots and one single family rental, one lot and rental held by GR Housing Commission

Address	Use	Owner	Size	Valuation
West Side				
301	Vacant Lot	City of GR	Lot 4800	
305	Vacant Lot	City of GR	Lot 4800	
309	Owner Occupied	Cabot	House 1060; Lot 4760	\$22,300.00
315	Rental	Feyen	House 1430; Lot 4760	\$31,600.00
319	Owner Occupied	Martinez	House 1481; Lot 4800	\$28,300.00
321	Vacant Lot	GR Housing Com.	Lot 4800	
325	Rental	GR Housing Com.	House 1228; Lot 4760	
331	Rental	Loftus	House 1315; Lot 4800	\$19,000.00
333	Owner Occupied	Ward	House 1462; Lot 4800	\$31,600.00
337	Owner Occupied	Gaston	House 1192; Lot 4800	\$33,200.00
343	Vacant Lot	CR	Lot 6360	
East Side				
302	Vacant Lot	Haisma	Lot 4020	
306	Rental	CR	House 936; Lot 2280	
310	Rental	Hendrickson	House 1136; Lot 2640	\$23,900.00
314	Rental	Kok	House 1034; Lot 2280	\$22,100.00
318	Rental	Gazca	House 1211; Lot 2280	\$23,500.00
322	Owner Occupied	Davis	House 1100; Lot 2640	\$23,900.00
324	Rental	Gheresus Trust	House 1286; Lot 2640	\$27,000.00
332	Rental	Kinsey	House 1074; Lot 2640	\$25,300.00
336	Vacant Lot	Christ's Com. Church	Lot 2684	
340	Owner Occupied	Vance	House 1128; Lot NA	\$18,100.00
348	Rental	JDE Associates	House 1101; Lot 2520	\$21,300.00
		AVERAGE	House 1198; Lot 3725	\$25,171.00

Street Summary: Robey

- 22 properties (12 on West side, 10 on East side)
- Five owner occupants
 - 304 Edward Harris
 - 315 Essie Millbrooks
 - 330 David Thacker
 - 346 Mary Walker
 - 353 Ernesto Ordaz-Escobar
- Significant parcel owners
 - City of Grand Rapids: three properties, all vacant lots
 - McClain: four properties, all single family rentals
 - Weeks: two properties, both single family rentals
 - Community Rebuilders: one duplex rental
- Three vacant lots
 - 301 City of Grand Rapids
 - 306 City of Grand Rapids
 - 307 City of Grand Rapids

Address	Use	Owner	Size	Valuation
West Side				
301	Vacant Lot	City of GR	Lot - NA	
305	Rental	Wilbur	House 1196; Lot 1653	\$6,600.00
307	Vacant Lot	City of GR	Lot 1914	
311	Rental	Stites	House 1353; Lot 1881	\$22,100.00
315	Owner Occupied	Millbrooks	House 1132; Lot 1972	\$31,100.00
317	Rental	Weeks	House 1132; Lot 2784	\$26,500.00
323	Rental	Weeks	House 1142; Lot 2668	\$27,700.00
329	Rental	Ricketts	House 957; Lot 2850	\$25,900.00
333	Rental	McClain	House 1185; Lot 2565	\$12,400.00
345	Rental	McClain	House 1000; Lot 2788	\$12,400.00
349	Rental	McClain	House 602; Lot 2788	\$12,400.00
353	Owner Occupied	Ordaz-Escobar	House 1524; Lot 3280	\$7,500.00
East Side				
304	Owner Occupied	Harris	House 1341; Lot 5000	\$31,900.00
306	Vacant Lot	City of GR	Lot 5000	
312	Rental	Wynn	House 788; Lot 5000	\$23,300.00
314	Rental	Villerius	House 756; Lot 5000	\$23,300.00
326	Rental	Millbrooks	House 1040; Lot 10,000	\$22,500.00
330	Owner Occupied	Thacker	House 848; Lot 5000	\$10,400.00
336	Rental Duplex	CR	House 1616; Lot 5000	
340	Rental	Robey Group LLC	House NA; Lot 5000	\$15,300.00
346	Owner Occupied	Walker	House 1136; Lot 5000	\$33,200.00
350	Rental	McClain	House 2843; Lot 8162	
		AVERAGE	House 1200; Lot 4062	\$20,265.00

Street Summary: Freyling

- 9 properties (all on West side)
- No owner occupants
- One vacant lot
 - 335 City of Grand Rapids
- Significant parcel owners
 - Community Rebuilders: Three properties, all single family rentals
 - City of Grand Rapids: One property, a vacant lot
 - Wayne Weeks: One property, a single family rental

Address	Use	Owner	Size	Valuation
West Side				
315	Rental	CR	House 734; Lot 1820	\$22,300.00
317	Rental	Olie Olsen	House 816; Lot 1820	\$13,000.00
319	Rental	CR	House 832; Lot 2756	\$27,900.00
323	Rental	Weeks	House 1100; Lot 2756	\$27,300.00
327	Rental	CR	House 1211; Lot 3900	\$41,400.00
335	Vacant Lot	City of GR	Lot 3900	
341	Rental	JDE Associates	House 872; Lot 2704	\$14,100.00
347	Rental	Minasola	House 1198; Lot 2704	\$14,100.00
353	Rental	Jett Investments	House NA; Lot 1820	\$14,100.00
		AVERAGE	House 966; Lot 2987	\$21,775.00

Street Summary: Calkins

- 7 properties all on East side
- Three owner occupants
 - 336 Gerald Lambert
 - 342 Emil Schmuck
 - 344 Jerry Shade
- One vacant lot
 - 360 Club Cruiser
- Significant parcel owners
 - Verhey: Three properties, all single family rentals

Address	Use	Owner	Size	Valuation
East Side				
336	Owner Occupied	Lambert	House 927; Lot 2862	\$27,900.00
342	Owner Occupied	Schmuck	House 1020; Lot 2835	\$22,100.00
344	Owner Occupied	Shade	House 1616; Lot 4200	\$22,400.00
348	Rental	Verhey	House 1067; Lot 3990	\$24,300.00
352	Rental	Verhey	House 1242; Lot 3990	\$21,300.00
356	Rental	Verhey	House 1432; Lot 3990	\$21,300.00
360	Vacant Lot	Club Cruisers	Lot NA	
		AVERAGE	House 1217; Lot 3644	\$23,200.00

Street Summary: Visser

- 15 properties (8 on West side, 7 on East side)
- Three owner occupants
 - 332 Dan Quigley
 - 336 Lacey Eldon Heiss
 - 340 Janice Mazique
- Three vacant lots
 - 329 Tom & Brenda Boersma
 - 333 Community Rebuilders
 - 348 Iverson Investments
- Significant parcel owners
 - Community Rebuilders: Six properties, including one vacant lot and five rentals (three single family and two duplexes)
 - Tom and Brenda Boersma: Two properties, including one house and adjacent vacant lot

Address	Use	Owner	Size	Housing Valuation (SEV)
West Side				
325	Rental	Boersma	House 1100; Lot - NA	\$23,900.00
329	Vacant Lot	Boersma	Lot 3075	
333	Vacant Lot	CR	Lot 3075	
337	Rental	CR	House 1084; Lot 3075	\$42,000.00
341	Rental Duplex	CR	House 1386; Lot 3075	
345	Rental	Akaazua	House 988; Lot NA	\$31,000.00
349	Rental Duplex	CR	House 1868; Lot NA	
353	Rental Duplex	CR	House 1667; Lot 3150	
East Side				
328	Rental	Haveman	House 1392; Lot 3075	\$18,400.00
332	Owner Occupied	Quigley	House 829; Lot 3075	\$26,200.00
336	Owner Occupied	Heiss	House 1186; Lot 3075	\$41,000.00
340	Owner Occupied	Mazique	House 1065; Lot 3075	\$37,300.00
344	Rental	Joseph Boggs	House 1212; Lot 2706	\$23,500.00
348	Vacant Lot	Iverson Investments	Lot 3075	
352	Rental	CR	House 1667; Lot 3150	
		AVERAGE	House 1287; Lot 2848	\$30,400.00

Street Summary: Wealthy

- 4 properties (all on North side)
- No owner occupants
- No vacant lots
- Significant parcel owners
 - McClain: One three unit rental
 - Morren: Two single family rentals

Address	Use	Owner	Size	Valuation
North Side				
1041	Rental, three unit	McClain	House 2843; Lot - NA	\$31,000.00
1047	Rental	Morren	House 1792; Lot 5000	\$25,500.00
1051	Rental	Morren	House 1278; Lot 2444	\$17,000.00
1053	Rental Duplex	True Life Ministries	House 1276; Lot 2418	\$15,800.00
		AVERAGE	House 1797; Lot 3287	\$22,325.00

