



HOUSING SOLUTIONS NETWORK MEETING

Tuesday, March 13, 2012

9:00 – 11:00 a.m.

Members Present

Liz Keegan, Fair Housing Center of West Michigan
Emilee Syrewicze, Foundation for Mental Health
Dee Newman Wilkinson, Area Agency on Aging
Ryan McCoon, Habitat for Humanity
Pam Doty-Nation, Habitat for Humanity
Julie Gardner, MSHDA
Ranae McCauley, Antrim Kalkaska HSCB
Virginia Coulter, Grand Traverse County
David Dennison, Senator Levin Office
Kim Pontius, Traverse Area Association of Realtors
Connor Miller, Grand Vision
Carol Brito, MSHDA
Pat Hess, Northern Lakes Community Mental Health
Jeff Vitton, Grand Traverse County

Staff Present

Sarah Lucas, NWMCOG

A. Welcome and Introductions

B. Consideration of Agenda

The agenda was accepted as presented.

C. Consideration of January 10, 2012 Meeting Minutes

Sarah Lucas noted a correction to the date on the minutes.

D. County Updates

No updates.

E. Habitat for Humanity Energy Efficiency Projects

Pam Doty-Nation, Grand Traverse Area Habitat for Humanity Executive Director, discussed the steps Habitat has taken to improve energy efficiency, which reduces energy costs for homeowners, leaving more expendable income. Habitat's energy efficiency efforts started with Energy Star, then moved on to building a LEED Certified (silver) house on South Airport Rd. When including energy efficiency features or approaches in construction, the question is, what features can be added that cost the least but have the most impact. She noted that the Homebuilders Association

developed a process that is very stringent but doesn't entail the long certification process of LEED. Currently Habitat homes use about half the energy that a typical house does, according to the Home Energy Rating System (HERS).

Ryan McCoon explained that until two years ago Habitat was building homes to code – which is essentially the lowest quality house the federal construction code will allow you to build. Over the last few years we've started building homes that will work as models to educate the community about different building techniques, while also benefiting the families that live in the homes. Our goal is to be at least 50% better than current codes. He referred to the HERS index and explained the Home Builders Association (HBA) National Green Building Standard. He explained the differences between green, LEED built, and near net-zero building techniques. "Near net zero" means that the home is producing almost as much energy as it consumes. It's difficult to get there, but you can get close by designing the building envelope to be very energy efficient, while the remainder comes from renewable energy sources such as wind, solar thermal, etc. He noted that renewable energy is still very expensive, but hopefully as demand goes up, these features will be more affordable. Habitat is preparing the house so that the homeowner can eventually add those features to the home.

Members discussed NMC/MTEC green building programs. R. McCoon explained that MTEC does have some connections with Habitat – i.e. they do all the paneling for Habitat homes. There are lots of opportunities to do energy modeling on our homes. He noted that energy efficient construction includes some trial and error - so every home is a little better than the last.

Kim Pontius noted many zoning ordinances currently prevent the use of wind turbines on homes. R. Coon noted that as practices become more common, mindsets change, and policies will eventually be updated for current practice.

Virginia Coulter asked how much additional costs are associated with energy efficiency per house. R. McCoon replied that it's about \$4000-\$6000 extra per house; most additional costs are associated with insulation and air sealing. The building envelope of the house is the greatest return on investment. He noted that a furnace in a Habitat house runs half as much as a code-built house.

Video produced by one of the residents of the Kalkaska home was presented (available online at <http://www.habitatgr.org/gallery/builds/kalkaska-build/>)

P. Doty-Nation stated that the next Habitat house will be located on Bass Lake Rd house and will be sponsored by Thrivent. The home will feature a smaller heater – heating costs will be half as much as what we've been doing.

F. Depot Project Update

Bill Merry updated on the Depot Project. Partners attended the January Traverse City Commission meeting to review changes, which included building a day care center rather than market-rate housing on a portion of the property. The City Commission directed partners to continue negotiating a purchase agreement. Homestretch has been working on securing funding for the property, for construction and infrastructure. Infrastructure costs turned out to be higher than expected. He noted that MSHDA has expressed concerns with the project relative to density, placemaking, and zoning issues. The Community Development Director will be meeting with stakeholders to discuss alternatives for development in order to secure financing for the development.

V. Coulter asked if the site plan has been approved. B. Merry stated that the engineer had met with City officials throughout the process and had verbal approval to go forward, but not official approval.

Julie Gardner stated that a MSHDA team will be meeting with stakeholders and asked if Habitat could provide specifics on their portion of the project at the meeting.

V. Coulter clarified that there were plans for the commercial end of the site. There has been discussion on some different possibilities for that piece of the property, including a Great Start daycare center.

G. Roundtable Discussion and Announcements

B. Merry asked that a future Network agenda include a presentation from the Opportunity Resource Fund, which has started a new program that provides mortgages for affordable housing.

Pat Hess noted that there are 6 vouchers for non-elderly disabled transitioning out of nursing homes. There are currently 4 people on a waiting list looking for barrier-free housing, which has been difficult to find..

S. Lucas updated on the Housing Partnerships workshop.

Emilee Syrewicze discussed FMH activities. FMH is currently hoping to expand rental opportunities.

David Dennison updated on President Obama's new housing plan and discussed the Consumer Financial Protection Bureau, which can provide oversight/ assistance with mortgages and credit cards (www.cfpb.gov).

Liz Keegan from the Fair Housing Center of West Michigan updated that the Annual Fair Housing Summit will be held on April 18 in Grand Rapids. Scholarships are available.

K. Pontius suggested a presentation from BATA on transit changes, which will have implications on housing choice. He updated that a Grand Vision presentation was provided to the Tribal Council for the Grand Traverse Band of Ottawa and Chippewa Indians. He suggested future agendas include presentations from the Grand Traverse Band, as well as from the Coast Guard, which is currently advocating for legislative changes needed to address housing issues experienced by Coast Guard families.

V. Coulter encouraged members to complete the Grand Vision evaluation survey.

Connor Miller updated on Grand Vision activities within Kalkaska, Suttons Bay, and Elk Rapids. He is working with students to develop projects to create third places or community gathering places. The big need for students in Kalkaska is just space for teens to hang out.

Carol Brito updated on MSHDA foreclosure prevention programs, which have provided assistance to 2166 homeowners through Step Forward program; provided over \$2 million in counseling; and provided \$3 million for IDA program.

V. Coulter asked about states' foreclosure money from federal government possibly being used for education. D. Dennison answered that there weren't requirements that it be used for foreclosures, so some states are using it for other purposes.

J. Gardner updated on the Housing Resource Fund; policies and application processes are currently being updated. She added that MSHDA consultants are currently working with counties to help with plans needed to meet new placemaking guidelines associated with the county allocation program.

H. Adjourn

The meeting was adjourned at 11 a.m.