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## **Proposal for St. Joseph County Housing Task Force**

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Submitted to: Southwest Michigan Prosperity Committee

Request Amount: \$10,000

Primary Contact:

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### **Project Description:**

a) The St. Joseph County Human Services Commission (HSC) Housing Task Force seeks to develop a comprehensive Housing Plan for St. Joseph County with the assistance of the Southcentral Michigan Planning Council (SMPC). Housing is a significant concern in St. Joseph County with a far-reaching impact. While the HSC is aware of this need and members of the commission are engaged in critical aspects of providing housing resources, the County lacks a comprehensive housing plan with a local assessment of the strengths, weaknesses, opportunities and threats of the housing market and defined goals, objectives, and strategies for the community to implement in order to address the identified needs.

In July of 2019, the HSC and SMPC hosted a housing forum for community leaders in St. Joseph County. Over 50 people attended the forum, which serves as a testament to the perceived level of need in the community in its own right. During the forum, attendees were polled using interactive technology. Among participants, 57% reported that housing is a major concern and 63% reported that it is “pretty hard” to find decent housing. The forum identified low wage and average wage workers as being most in need of housing, 59% and 35% respectively, and participant comments included references to a lack of entry level homes, increased costs of construction, need for subsidies to attract developers, and a lack of home builders in rural areas.

The forum participant’s perceptions largely mirrored housing data collected through the US Census and American Community Survey. Today, residential construction costs are much higher than a decade ago (US Census). Builders are focusing on the higher end of the market (US Census). Wage growth is not keeping up with home costs (US Census), and more homeowners are paying too much for their housing (American Community Survey).

St. Joseph County will work with SMPC to develop the local housing plan, building on the region-wide housing toolkit that SMPC is already conducting for Region 3. The region-wide toolkit will serve as a foundation for the local plan and will include quantitative supply and demand data, qualitative data in the form of interviews and surveys, and access to a housing product feasibility model and mapping software (MapCraft). By coordinating with this regional effort, St. Joseph County will reduce the cost normally associated with a local housing plan since much of the groundwork will already be complete through the regional effort. Additionally, by coordinating

efforts, the HSC and SMPC will ensure the local housing plan is aligned to regional housing goals, objectives, and strategies.

b) The proposed Housing Plan is most directly related to the Regional Prosperity Initiative's Community Development Goal #3, "Encourage increased access to housing options regarding density, cost, style and location." The Housing Plan will advance all three objectives listed under this goal, 1) Facilitate a region-wide Target Market Analysis to gain better data to support "missing middle" housing development; 2) Support education of developers and financiers regarding housing and demographic trends and community objectives; and 3) Support education of community leaders regarding redevelopment programs, land use and zoning techniques, and enforcement options to maintain housing stock. Additionally, the creation of a local housing plan will further RPI's Strategy to Advance regional communication and collaboration, specifically Strategy #3, "Strengthen the interface between the Regional Prosperity Plan and local plans."

The Housing Plan also meets the definition of a Priority Project under the Regional Prosperity Initiative under the Community Development category, as it will help to create "redevelopment ready" properties and could lead to a reduction of blighted properties, as the plan will educate community leaders and developers on best practices in the use of redevelopment programs, land use and zoning techniques, and enforcement options to maintain housing stock.

c) The St. Joseph County Housing Plan will primarily serve St. Joseph County. However, surrounding counties may also benefit as improved housing in St. Joseph County may assist in attracting talent for Branch, Cass, and Southern Kalamazoo County employers. Additionally, improved housing in St. Joseph County will assist in retaining residents in state due to the fact that St. Joseph County is located along the Michigan/Indiana border.

**Organization Description:** St. Joseph County will serve as the fiduciary of the grant on behalf of the HSC Housing Task Force. The HSC is a multi-purpose collaborative body whose mission is to coordinate and leverage collaborative efforts to improve quality of life for all citizens. The HSC Housing Task Force serves as the Continuum of Care (CoC) local planning body for St. Joseph County under the Michigan Balance of State Continuum of Care (CoC) and the Michigan Homeless Assistance Advisory Board (MHAAB). The mission of the Housing Task Force is to prevent and end homelessness in St. Joseph County and to advocate for safe and stable housing for all county residents.

The Housing Task Force includes representation from local units of government, Cass/St. Joseph MDHHS, Keystone Place Homeless Shelter, Community Mental Health & Substance Abuse Services of St. Joseph County, local chambers of commerce, Branch/Hillsdale/St. Joseph County Health Department, and local educational entities. This diverse membership provides the task force with a broad range of expertise and the ability to engage community stakeholders across multiple disciplines, an important trait for the purposes of this proposal. The HSC will contract with the Southcentral Michigan Planning Council in order to provide additional capacity and expertise to conduct the local housing plan

**Partners:** Key partners include the aforementioned members of the HSC Housing Task Force, St. Joseph County, and the Southcentral Michigan Planning Council. The HSC will be responsible for engaging additional community stakeholders needed beyond those already serving on the task force and ensuring the plan is utilized for its intended purpose. Tim Stoll, HSC Vice Chair with support from Laura Brott, HSC Collaborative Coordinator, will serve as project lead. St. Joseph County will serve as fiduciary for the grant due to the fact that the HSC is not a separate legal entity. St. Joseph County will administer the grant, provide support in raising additional funds needed to complete the project, and work with the HSC to complete all reporting requirements. St. Joseph County's Grant Coordinator, James Hissong, will serve as the grant administrator. The HSC/St. Joseph County will contract with the Southcentral Michigan Planning Council to conduct the housing plan. SMPC's expertise in this area will provide the task force with the necessary capacity to complete the project. The SMPC Director, Lee Adams, will serve as SMPC's primary point of contact for the project.

#### **Project Timeline:**

|  | Sept/Oct | Nov/Dec | Jan/Feb | Mar/Apr | May/June |
|--|----------|---------|---------|---------|----------|
| Secure additional funding to complete project  |          |         |         |         |          |
| SMPC to complete regional housing toolkit  |          |         |         |         |          |
| HSC to contract with SMPC to complete local component of the housing plan                    |          |         |         |         |          |
| SMPC and HSC disseminate housing plan to community stakeholders throughout St. Joseph County |          |         |         |         |          |

**Budget:**

St. Joseph County is seeking \$10,000 in grant funding from the Southwest Michigan Prosperity Committee Microgrant program which represents 50% of the funds needed to develop a local housing plan. The overall cost of the housing plan, \$20,000, is greatly reduced due to the fact that the SMPC will build off of data collected during the creation of SMPC's regional housing toolkit. SMPC estimates the total value of the regional toolkit and local housing plan to be \$50,000. By coordinating with SMPC's regional efforts, the HSC is leveraging an additional \$30,000. When taking into consideration the full project scope, the proposed grant request represents 20% of the overall budget.

Total Local Housing Plan Project Cost (Contract with SMPC) = \$20,000

| Current/Pending Funding                            | Committed | Pending  |
|--|-----------|----------|
| Keystone Place Homeless Shelter                    | \$3,000   |          |
| Southwest Michigan Prosperity Committee Microgrant |           | \$10,000 |

Funding Gap: \$7,000

If awarded a \$10,000 grant, St. Joseph County will then leverage the committed funds to raise the remainder of funds needed from local businesses and municipalities with a vested interest in addressing the housing needs of St. Joseph County.