

# Housing for All Application

## Purpose

The Housing for All initiative is an effort to provide resources to construct and preserve quality, affordable, housing that responds to our community's vision described through Imagine Kalamazoo. This fund is intended to provide loan gap funding for affordable housing projects in the City of Kalamazoo. The 2020 budget, for \$1.4 million, is available as financial gap funding for multi-family housing projects, or mixed-use projects involving four or more units to be occupied by individuals or families making less than 60% of Area Median Income\*. Housing for All is made possible by the Foundation for Excellence.

\*defined by Michigan State Housing Authority: [https://www.michigan.gov/documents/mshda/mshda\\_crh\\_il\\_86\\_income\\_limits\\_042419\\_653402\\_7.pdf](https://www.michigan.gov/documents/mshda/mshda_crh_il_86_income_limits_042419_653402_7.pdf)

## Background

In 2017, The City of Kalamazoo adopted its Strategic Vision and Imagine Kalamazoo 2025 Master Plan. Throughout the 16 months of engagement, several strong housing themes emerged:

- Desire for an increase in the quantity of safe, affordable housing units throughout our neighborhoods;
- A mix of housing types and the quantity of different types of housing be built throughout our neighborhoods; and
- Concern with gentrification and change in property values.

Housing has continued to emerge as a community priority in subsequent plans, including the Shared Prosperity Plan, U.S. Department of Housing and Urban Development Consolidated Plan, and multiple neighborhood plans. Additionally, our community has identified "Equity and Opportunity for All" as a central theme guiding our work. The Shared Prosperity Plan describes a bold and ambitious plan to transform our community into a place where every adult and child thrives and prospers. In recognizing the critical role housing can play in helping our families prosper, we have allocated Foundation for Excellence funding to support our goal of providing Housing for All.

### Imagine Kalamazoo

The Strategic Vision, 2025 Master Plan, Shared Prosperity Plan, HUD Consolidated Plan, and neighborhood plans are available online at: [www.imaginekalamazoo.com](http://www.imaginekalamazoo.com)

Given the significant need for affordable housing, Housing for All loan is intended as gap financing to assist with leveraging local, state, and federal resources to the greatest extent possible. As such, projects will be favorably considered that maximize opportunities for leverage, but it is not a requirement.

If the proposed project is seeking any additional financial support through Community Revitalization Programs, State or Federal programs such as: The Low Income Housing Tax Credit program, Federal Home Loan Assistance, etc., please feel free to submit existing documents assembled for other applications. The minimum submission requirements are listed below in the next section with City policies and scoring criteria checklist attached.

### How to Apply

All documents should be submitted on a flash drive to:

**Community Planning and Economic Development**

**Attention: Rebekah Kik, Director**

**245 N. Rose Street, Suite 100, Kalamazoo, MI 49007**

Loan funding will be considered until all funds are exhausted. Applications will be accepted on the last business day of each month. Funding announced by the last business day of the following month:

Applications Due	Funding Announced
May 2020	June 2020
July 2020	August 2020
September 2020	October 2020
November 2020	December 2020

NOTICE: Funding will be closed for the year if funds are expended before the final round.

# Minimum Submission Requirements

All loan applications must include the **Minimum Submission Requirements** described in this section to be considered complete and to be evaluated. The following documents can be provided on a flash drive with application. There is not a specified format or template for these documents.

## Team

- Introduction of all team members and any partner organizations
- Disclosure of any debarment and/or outstanding compliance
- Mission of organization

## Description of Approach

- Operational plan
- Planned approach to meeting city specific policies (outlined on page 4)

## Relevant Experience

- Record of developing similar projects
- Record of managing similar projects
- Partners worked with in the past

## References

- Three references

## Schedule/Timeline

- Estimated timeline for start and completion

## Project Costs

- Layout of financial costs for both construction and development; show clearly what financial gap exists.
- Fees (if any)

## Proposed Financing Sources

- Secured funding or financing with letters of intent
- Other funding or financing that developer is seeking

## Design and Development Concept

- Schematic floor plans
- Building elevations
- Street elevations
- Perspective drawing at eye- and aerial-level
- Parking and transportation plan
- Building program

## Housing Affordability

- Timeline for affordability period
- Number of units with breakdown of bedrooms per unit and specific area median income goals

# City Specific Policies that need a planned approach to address

## Diversity and Inclusion Plan

Applicants must include a plan that outlines their intent to follow City policies and goals such as the Ex-Offender Purchasing Policy; and the Strength Through Diversity Strategic Goal; (hereinafter, a “Diversity and Inclusion Plan”) for increased opportunities for all people regardless of their color, race or gender. Proposals should reflect the extent to which the applicant plans to include meaningful participation of all people and businesses, including minority and woman owned businesses, in the fields of construction, design, development, financing, operations, and/or ownership. The Diversity and Inclusion Plan should be realistic and executable.

## Kalamazoo Ex-Offender Jobs Policy Checklist

As part of the City’s commitment to reducing unacceptable poverty, encouraging rehabilitation, reducing recidivism and strengthening families in Kalamazoo, the City has a Purchasing Policy to ensure that firms with whom the City does business share in this commitment by utilizing hiring practices that do not unfairly deny people with arrest and conviction records gainful employment.

## Development Without Displacement Plan

Developers must present a statement explaining how their proposal supports the community’s goal of “development without displacement.” Specifically, the plan should address how the proposed development will assist the current residents of Kalamazoo to remain in their community in the future, afford housing, and find pathways to economic opportunity. At a minimum the plan should include the affordable housing production goals of the project and how the proposed rents meet the needs of Kalamazoo residents. This discussion should also identify how proposed sizes of units meet the needs of community members.

The development team’s track record for supporting projects and policies which promote development without displacement should also be included if applicable. The development team should include their experience preventing eviction of tenants when acquiring, developing and operating property if applicable.

## Additional Data

Any other relevant information the applicant believes is essential to the evaluation of the proposal. Consider how alignment with other Strategic Vision goals might be incorporated or achieved.

- **Safe Community.** Creating a safe environment for living, working, and playing.
- **Youth Development.** A city with places and supports that help young people thrive.
- **Strength through Diversity.** An inclusive city where everyone feels at home.
- **Economic Vitality.** Growing businesses and stabilizing the local economy to the benefit of all

# Strategic Goals Evaluation Criteria

All applications are encouraged to align with the Imagine Kalamazoo Strategic Vision goals described in this section as closely as possible for full funding. The more closely the goals align with the project and the more goals the project aligns with, the more likely it will be fully funded.

A ranking of Highly Aligned, Aligned, or Not Aligned will be decided for each criterion. An Application Review Committee will formulate a comparative composite ranking to determine the proposal(s) that Highly Align with Imagine Kalamazoo Strategic Vision Goals.

- **Highly Aligned.** Projects that are consistent with the Imagine Kalamazoo Objectives, including delivering affordable housing options, will be ranked as Highly Aligned with Goals.
- **Aligned.** Projects that are consistent with the Imagine Kalamazoo Objectives, but do not completely or satisfactorily address all issues identified in them will be ranked as Aligned with Goals.
- **Not Aligned.** Projects that are not consistent with the Imagine Kalamazoo Objectives, and/or do not address most of the issues identified in them will be ranked as Not Aligned with Goals.

## Shared Prosperity

- Community Partnerships
- Diversity and inclusion plan
- Target population
- Describe experience with Community involvement
- Community Benefits Agreement

## Complete Neighborhoods

- Proportions of mixed income targets
- Breakdown of specific area median income goals
- Commercial/ Retail Space
- Infill of Parking Lot
- Healthy Easting Active Living Strategies

## Environmental Responsibility

- 3rd Party Green Building Certification
- Sheltering in place (community warming or cooling center)
- Renewable Energy Sources

## Inviting Public Places

- Public/Community Space
- Outdoor spaces

## Connected City

- Non-motorized amenities Near public transit
- Sidewalks and connectivity to parks (1/4 of a mile)

## Other Funding or Innovative Financial Strategies

- Low Income Housing Tax Credit application
- Philanthropic grants
- Community Land Trust
- Rent to Own strategies
- Lease purchase
- Cooperative ownership

<b>Housing Application for Funding</b>		<b>Reviewed by:</b>	<b>Date Reviewed:</b>
<b>Applicant Name:</b>		<b>Funding Requested:</b>	<b>Approved Amount:</b>
<b>Minimum Submission Requirements must be met</b>		<b>Meets Requirement</b>	<b>Does Not Meet Requirement</b>
<b>Team Information</b>			
	Introduction of all team members and any partner organizations		
	Disclosure of any debarment and/or outstanding compliance		
	Status as a minority owned business enterprise (MBE) and/or women owned business enterprise (WBE)		
	Mission of organization		
<b>Description of Approach</b>			
	Operational plan including property management		
	Planned approach to meeting city specific policies		
<b>Relevant Experience</b>			
	Record of developing similar projects		
	Record of managing similar projects		
	Describe experience with community involvement		
<b>References</b>			
	Three references		
<b>Schedule/Timeline</b>			
	Estimated timeline for start and completion		
<b>Project Costs</b>			
	Layout of financial costs for both construction and development; show clearly what financial gap exists		
	Fees		
<b>Proposed Funding Sources</b>			
	Secured funding or financing with letters of intent		
	Other funding or financing that developer is seeking		

<b>Design and Development Concept</b>				
	Schematic floor plans			
	Building elevations			
	Street elevations			
	Perspective drawing at eye- and aerial-level			
	Parking and transportation plan			
	Building program			
<b>Housing Affordability/ Description</b>				
	Timeline for affordability period			
	Number of units with breakdown of specific area median income goals			
<b>Goals Evaluation Criteria</b>		<b>Highly Aligned with Goals 2 Points</b>	<b>Mostly Aligned with Goals 1 Point</b>	<b>Not Aligned with Goals 0 Points</b>
<b>Shared Prosperity</b>	Abundant opportunities for all people to prosper.			
	Community Partnerships			
	Diversity and inclusion plan			
	Target population			
	Describe experience with community involvement			
	Community Benefits Agreement			
<b>Complete Neighborhood</b>	Residential areas that support the full range of housing needs	<b>Highly Aligned with Goals 2 Points</b>	<b>Mostly Aligned with Goals 1 Point</b>	<b>Not Aligned with Goals 0 Points</b>
	Proportions of mixed income targets			
	Breakdown of specific area median income goals			
	Commercial/Retail Space			
	Infill of Parking Lot			
	Healthy Eating Active Living Strategies			
<b>Inviting Public Places</b>	Parks, arts, culture, and vibrant streets.	<b>Highly Aligned with Goals 2 Points</b>	<b>Mostly Aligned with Goals 1 Point</b>	<b>Not Aligned with Goals 0 Points</b>
	Public/ Community Space			
	Outdoor Space			
<b>Environmental Responsibility</b>	A green and healthy city	<b>Highly Aligned with Goals 2 Points</b>	<b>Mostly Aligned with Goals 1 Point</b>	<b>Not Aligned with Goals 0 Points</b>
	3rd Party Green Building Certification			
	Sheltring in Place (Community Warming or Cooling Space)			
	Renewable Energy Sources			

<b>Connected City</b>	A city that is networked for walking, biking	<b>Highly Aligned with Goals 2 Points</b>	<b>Mostly Aligned with Goals 1 Point</b>	<b>Not Aligned with Goals 0 Points</b>
	Non-motorized amenities			
	Near public transit			
	Sidewalks and connectivity to parks (1/4 of a mile)			
<b>Other leveraged funding or innovative financial strategies leveraged for affordability</b>		<b>Highly Aligned with Goals 2 Points</b>	<b>Mostly Aligned with Goals 1 Point</b>	<b>Not Aligned with Goals 0 Points</b>
	Low Income Housing Tax Credit application			
	Philanthropic grants			
	Community Land Trust			
	Rent to Own strategies			
	Lease purchase			
	Cooperative ownership			
<b>Planned approach to meeting city specific policies</b>		<b>Highly Aligned with Goals 2 Points</b>	<b>Mostly Aligned with Goals 1 Point</b>	<b>Not Aligned with Goals 0 Points</b>
	Ex-Offender Jobs Policy Checklist			
	Diversity and Inclusion Plan			
	Development Without Displacement Plan			
<b>Additional Data</b>		<b>Highly Aligned with Goals 2 Points</b>	<b>Mostly Aligned with Goals 1 Point</b>	<b>Not Aligned with Goals 0 Points</b>
Safe Community	Creating a safe environment for living, working, and playing.			
Youth Development	A city with places and supports that help young people thrive.			
Strength through Diversity	An inclusive city where everyone feels at home.			
Economic Vitality	Growing businesses and stabilizing the local economy to the benefit of all			

# 04/24/2019 INCOME AND RENT LIMITS

**County: 39 Kalamazoo**

**Effective Date: 4/24/2019**

<b>Income</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
20%	10,360	11,840	13,320	14,780	15,980	17,160	18,340	19,520
25%	12,950	14,800	16,650	18,475	19,975	21,450	22,925	24,400
30%	15,540	17,760	19,980	22,170	23,970	25,740	27,510	29,280
35%	18,130	20,720	23,310	25,865	27,965	30,030	32,095	34,160
40%	20,720	23,680	26,640	29,560	31,960	34,320	36,680	39,040
45%	23,310	26,640	29,970	33,255	35,955	38,610	41,265	43,920
50%	25,900	29,600	33,300	36,950	39,950	42,900	45,850	48,800
55%	28,490	32,560	36,630	40,645	43,945	47,190	50,435	53,680
60%	31,080	35,520	39,960	44,340	47,940	51,480	55,020	58,560
80%	41,440	47,360	53,280	59,120	63,920	68,640	73,360	78,080
100%	51,800	59,200	66,600	73,900	79,900	85,800	91,700	97,600
120%	62,160	71,040	79,920	88,680	95,880	102,960	110,040	117,120
125%	64,750	74,000	83,250	92,375	99,875	107,250	114,625	122,000
140%	72,520	82,880	93,240	103,460	111,860	120,120	128,380	136,640
150%	77,700	88,800	99,900	110,850	119,850	128,700	137,550	146,400

<b>Rent By Person</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
20%	259	296	333	369	399	429	458	488
25%	323	370	416	461	499	536	573	610
30%	388	444	499	554	599	643	687	732
35%	453	518	582	646	699	750	802	854
40%	518	592	666	739	799	858	917	976
45%	582	666	749	831	898	965	1,031	1,098
50%	647	740	832	923	998	1,072	1,146	1,220
55%	712	814	915	1,016	1,098	1,179	1,260	1,342
60%	777	888	999	1,108	1,198	1,287	1,375	1,464
80%	1,036	1,184	1,332	1,478	1,598	1,716	1,834	1,952
100%	1,295	1,480	1,665	1,847	1,997	2,145	2,292	2,440
120%	1,554	1,776	1,998	2,217	2,397	2,574	2,751	2,928
125%	1,618	1,850	2,081	2,309	2,496	2,681	2,865	3,050
140%	1,813	2,072	2,331	2,586	2,796	3,003	3,209	3,416
150%	1,942	2,220	2,497	2,771	2,996	3,217	3,438	3,660

<b>Rent By Bedroom</b>	<b>0 Bedroom</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>	<b>5 Bedroom</b>
20%	259	277	333	384	429	473
25%	323	346	416	480	536	591
30%	388	416	499	576	643	709
35%	453	485	582	672	750	828
40%	518	555	666	769	858	946
45%	582	624	749	865	965	1,064
50%	647	693	832	961	1,072	1,183
55%	712	763	915	1,057	1,179	1,301
60%	777	832	999	1,153	1,287	1,419
80%	1,036	1,110	1,332	1,538	1,716	1,893
100%	1,295	1,387	1,665	1,922	2,145	2,366
120%	1,554	1,665	1,998	2,307	2,574	2,839
125%	1,618	1,734	2,081	2,403	2,681	2,957
140%	1,813	1,942	2,331	2,691	3,003	3,312
150%	1,942	2,081	2,497	2,883	3,217	3,549

---

**Subject:** EX-OFFENDER PURCHASING POLICY

**No.** 70.7

**Date:** May 16, 2016

**Page:** 1 of: 2

---

**PURPOSE:** The City Commission has committed to taking a leadership role in fostering collective action to reduce unacceptable poverty in Kalamazoo. Part of that effort includes ensuring that the local firms with whom the City does business shares the commitment of the City that hiring practices do not unfairly deny people with arrest and conviction records gainful employment, thereby encouraging rehabilitation, reducing recidivism, and strengthening families.

**SCOPE:** The following policy shall be in effect regarding the purchasing and contracting of materials, supplies, capital outlay or services, including professional services, for the construction, maintenance, repair, and operation of City facilities. As used in this Policy, the term "bidder" includes subcontractors used by the bidder to provide the contracted for goods and services to the City

**POLICY:**

1. For the purposes of determining a responsible bidder, including any subcontractor of the bidder, in the award of a purchase or contract of over \$25,000, such bidder shall certify that it has eliminated any question or inquiry about prior arrests or convictions from initial job applications and that it does not preclude an individual with a criminal conviction from being considered for employment, except for reasons that are a) job-related and consistent with business necessity or b) to comply with federal or state law.

2. A bidder subject to this policy shall, at the time of response to an invitation for bids or a request for proposals, submit a copy of its current application for employment form and certify in writing that it satisfies one or more of the following conditions:

- That pursuant to federal or state law bidder is precluded from hiring persons with certain criminal records from holding particular positions or engaging in certain occupations by providing a cite to the applicable statute or regulation;
- That bidder conducts criminal history background checks only as necessary, and only after making a conditional offer of employment; that any withdrawal of an offer of employment to an individual because of a past criminal history is job-related and consistent with business necessity after the individual has been provided an individualized assessment opportunity to review and challenge or supplement the history of past criminal conduct being relied upon by the bidder;
- That the use by bidder of criminal history background checks complies with the U.S. Equal Employment Opportunity Commission's Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions and

**Subject:** EX-OFFENDER PURCHASING POLICY**No.** 70.7**Date:** May 16, 2016**Page:** 2 of: 2

there has not been a finding of unlawful employment discrimination by a state or federal agency or court of competent jurisdiction regarding the use of arrest or conviction records by the bidder for the past 7 years.

3. The failure to submit the documentation required by this policy shall render the bid or proposal submitted as being deemed non-responsive.

**EFFECTIVE DATE:** June 1, 2016**SIGNATURE:**

---

Bobby J. Hopewell, Mayor

**HISTORY:** On August 18, 2008 the City Commission adopted Resolution 08-68, which created an Ex-Offender Purchasing Policy.

On May 16, 2016 the City Commission adopted Resolution 16-XX which defined the term "bidder"; required documentary proof that a bidder had eliminated any question regarding criminal history on its application for employment; and required that bidder employed practices to prevent the use of criminal history to unlawfully discriminate.

**SEE ALSO:** City Commission Policy 70.5 entitled "Purchasing Policy".



## CITY OF KALAMAZOO EX-OFFENDER POLICY CHECKLIST

As part of the City's commitment to reducing unacceptable poverty, encouraging rehabilitation, reducing recidivism and strengthening families in Kalamazoo, the City has updated its Purchasing Policy to ensure that firms with whom the City does business share in this commitment by utilizing hiring practices that do not unfairly deny people with arrest and conviction records gainful employment. *(Important: This requirement also extends to any subcontractors the bidder intends to use to fulfill the contract for goods or services being sought from the City.)*

### **Part I: Proof that the bidder does not inquire about an individual's past arrest or criminal history on the bidders employment application form**

- Attach a copy of the current application for employment being used by the bidder

### **Part II: Certification that the bidder does not use an individual's past arrest or criminal history to unlawfully discriminate against them by checking *one or more* of the following:**

- That pursuant to federal or state law bidder is precluded from hiring persons with certain criminal records from holding particular positions or engaging in certain occupations by providing a cite to the applicable statute or regulation; if checking this box, provide a citation to the applicable statute or rule upon which the bidder is relying: \_\_\_\_\_
- That bidder conducts criminal history background checks only as necessary, and only after making a conditional offer of employment; that any withdrawal of an offer of employment to an individual because of a past criminal history is job-related and consistent with business necessity after the individual has been provided an individualized assessment opportunity to review and challenge or supplement the history of past criminal conduct being relied upon by the bidder;
- That the use by bidder of criminal history background checks complies with the U.S. Equal Employment Opportunity Commission's Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions and that the bidder has not had a determination rendered against it in past 7 years that it discriminated against a person through the use of an individual's arrest or criminal history

I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Position