



[The Bright Side Episode 10: A Place to Call Home](#)

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Scott Woosley Welcome to The Bright Side, the show where we shed light on people, places and stories that make Michigan great. In this episode we will explore housing throughout the state, from apartments for people living with disabilities to workshops for new homebuyers.

I'm Scott Woosley, the Executive Director of the Michigan State Housing Development Authority, or as it is better known, MSHDA. MSHDA's mission is to create and preserve affordable housing for low- and moderate-income residents throughout the state. We accomplish this mission by providing low market rate financing for single-family and multi-family owners and developers.

Come with me today as I show you some very successful housing projects throughout the state.

---Grandmont Rosedale Development Corporation---

Razi Jafri Even before we actually saw the house, we were pretty excited about it just based on the pictures.

Joe Kvoriak I purchased this home in 2010 from Grandmont Rosedale Development Corporation, which is a nonprofit in the neighborhood. They buy homes that get foreclosed and then they renovate them and they put them back on the market to try to draw new families into the neighborhood.

Tom Goddeeris Yeah, this is our latest project and another foreclosed property. We had to rebuild this porch. This was quite a wreck. This house had a lot of water damage. The floors were all buckled. You can see they put a whole new floor in the kitchen and nook area. This house is, was in worse shape than most of the ones we buy. But by the time we're done, it's going to look good as new.

We tackle all kinds of problems. No house is too difficult for us to try.

Hubert Sawyers We are in my home in North Rosedale Park in the City of Detroit. Amazingly, it was pretty much everything we could have been looking for in a home. The kitchen was the only piece where we were kind of, you know, if we could change it we would. So we did.

There was a wall here, cabinets that were stretched around all the way to the wall.

Family Member These are the original cabinets here.

Tom Goddeeris And we don't always put in a new kitchen. They remodeled their kitchen. They've invested a lot more in the house since they bought it from us.

We have a lot of variety of homes in our community, and GRDC has done all shapes, sizes, prices. This is one of the more unique homes and we've really enjoyed doing this project. You can see, it's got windows on three sides, natural fireplace, hardwood floors. We have a buyer lined up and probably before the end of the month we're going to have a new family moving in to this house.

Part of making a home affordable is cutting down on the repairs and things that the homeowner is going to have to do once they move in.

Razi Jafri This is our kitchen, and when we bought the house one of the appealing things was that Grandmont Rosedale Development Corporation had redone our kitchen so it's pretty much brand new. We don't have to worry about anything in the kitchen. They redid the floors. They put in new cabinetry, a dishwasher, and a microwave.

Joe Kvoriak This used to be two rooms and there was a very small dining room with a very small kitchen. So they took down the wall and made it one big room, and they put in this island. All of our counters are brand new, dishwasher.

Tom Goddeeris You know, even within Detroit a lot of people are thinking there's no interest in moving here or buying here, but we really are seeing for the homes in our community that there is a strong demand if you can provide a really high quality home for people. And we already know we have a high quality neighborhood, so.

Joe Kvoriak The first day we bought the house we get a knock on the door and my wife and I looked at each other and we were like, "We didn't tell anyone where we live yet." And I opened it up and it was our neighbors from across the street and they had brought us flowers hand picked from their garden.

Razi Jafri When we moved in here our next door neighbors to the south of us, they actually wrote us a letter and put it in our mail box. That was pretty awesome. They wrote about the neighborhood and how long they've been here and how much they're looking forward to being our neighbors.

Hubert Sawyers One of our contractor friends found this sack. He was reaching inside of the heat register and the bag had various effects from the previous owner who apparently was in the military, served in WWII. Had love letters from past acquaintances and even had his discharge letter from the military and things of that nature.

Tom Goddeeris Homes in our community are all unique, and that's one of the things people really like about Grandmont Rosedale.

Grandmont Rosedale Development Corporation
grandmontrosedale.com

Scott Woosley Next we will visit Palmer Pointe Townhomes in Pontiac, a new affordable housing development with 24 units. Nine of these units are supportive housing units for people with disabilities.

---Palmer Pointe Townhomes
Community Housing Network---

Brandon G. I wasn't always homeless, but I went to the doctor one day. I couldn't walk at work for some reason and come to find out that I had a heart problem and type II diabetes and... Make a long story short, I got behind on my rent and my wife was working as much as she could.

During that whole time, CHN had embraced me. When I would call there I dealt and first spoke with a lady named Michelle Goodnough. She said, "Well listen. We have a project called Palmer Pointe. You might be interested in it."

Now I have my own home. I'm a resident of Palmer Pointe Townhomes. It still seems like a dream for me and my family, my wife, my two sons.

Nathan S. We just moved in about a week, been here about a week.

Tonica E. It's great. Oh my gosh. My mom and my dad came out and his mom and dad came out, and they love it, I love it. It's like... It's like a blessing for real. Every day I wake up and be like, "Thank you." Right Saniia? Say yeah!

Saniia S. Hee!

Nathan S. Yeah, we can't believe we made it in here.

Kirsten Elliott When I started at Community Housing Network eleven years ago, I was taking calls in the Housing Resource Center and I was thinking to myself, "We've got to find a way to create more housing for folks." Because we just... there wasn't enough. People would call and I just didn't have resources to give them. I mean, there was such a limited amount.

We've always specialized in providing housing for people with disabilities and people who are homeless, and so we've created a lot of scattered site housing throughout the years, but we've never been able to actually do a whole community like we have here.

This is our kitchen, the kitchens in the townhomes, which are wonderful nice cherry wood for a full sized kitchen, which we're excited about. All Energy Star appliances. We have our tankless water heaters and Energy Star furnaces.

This is a two bedroom unit and all of the two bedrooms, they have two full baths upstairs and then we have a half bath downstairs. In the accessible units, the three bedroom accessible units, one of the bedrooms is on the first floor and so it's fully accessible with a roll-in bathtub and shower.

And we're going to have some fencing still needs to go in. We're going to have some wrought iron fencing come up in the front. There's going to be a nice sign. And then we also have some vinyl fencing that's going to be installed in the back of the property along the back side over there, just to kind of delineate that this is Palmer Pointe Townhomes.

Brandon G. So when I wake up, I kind of forget that I'm still in this beautiful home, and I go outside and I look in the inside of the same window that I used to look in hoping that that place would be mine, realizing that I'm now living in it.

Nathan S. We already feel it. It's amazing, like, waking up to them every day. I would have to work, get up early, so I never got to see them. But now it's... I feel like we're really a family.

Tonica S. Say high five! [Saniia gives a high-five to Kirstin]

Brandon G. So now I'm at the top of the mountain and it's because of great people that was at CHN, Palmer Pointe, and any other organization that helped get Palmer Pointe off the ground. Thank you for giving me and my family a place to call home.

Community Housing Network
communityhousingnetwork.org

You may qualify for supportive housing help if you or a family member is physically or mentally disabled or homeless.

Scott Woosley There are many resources in Michigan for homebuyers and current homeowners. The Center for Financial Health presents a homebuyer education program in the next video.

---Center for Financial Health---

Denise Keiser The Center for Financial Health is a HUD and MSHDA approved housing counseling agency delivering a wide variety of housing and financial counseling and education services to homebuyers, homeowners and renters.

So today you're going to experience our live class. It's a homebuyer educational workshop. This is a class that is often required for many of the affordable financing programs that are available, not only in the Lansing community, but across the country. And through that workshop we go over and walk consumers through the home buying process from ensuring that they're credit ready and emotionally ready to take on that responsibility of homeownership, to helping them build the right home buying team from a realtor and a loan officer, inspector, appraiser, etcetera.

Maria Lenz [teaching class] ...we talk about. Your scores go down every time you apply for a credit card. The reason why your scores go down...

We talk a lot about credit, so if they're not quite credit ready in order to get a mortgage, then we talk about the services we offer as far as prepurchase counseling.

The client came up to me right before class – the student – and she said, “You know, I have my masters in finance, and I really don't feel that I need this class. Can I just get my certificate?”

And I said, “Well, is this required by your lender?”

“Yes.”

And I said, “Well, then we can’t waive it. You’re going to have to take the class.”

And at the end of the class she pulled me over to the side and said, “Maria, I just want to let you know that at the beginning of the class I thought I knew everything about buying a home because I did have my masters in financing, and now I realize I knew nothing. And I’m so glad that I took this class.”

Denise Keiser By attending a homebuyer workshop and enrolling in our homeownership club, consumers are entitled to a free one-on-one housing counseling session.

Maria Lenz So they come in and we look at all different aspects. They understand what their down payment assistance, what they would qualify for based on household size and how much income is brought in. If they don’t have a lender I give them at least three lenders to choose from, and then if they don’t have a realtor, I give them at least three realtors to choose from. Ones that know the products that I know they’re going to go out and get.

And then I also build what’s called a recommended action plan. So they know what they have to do in order to get into that home that they want to be in.

Denise Keiser For homeowners, we do offer several different strategies that help them keep their home and maintain their home, and probably our most busy service these days is helping people stay in their home with foreclosure prevention methods and opportunities.

---180 potential homebuyers educated, 121 potential homebuyers received pre-purchase counseling, 400 households received foreclosure prevention---

Denise Keiser So homeowners who are facing foreclosure are being bombarded by notices, not only from their lenders, but often times from companies and sometimes scam artists who are trying to take advantage of them at an unfortunate time.

---If you’re worried about keeping your home, avoid anyone that: 1. Asks for a fee in advance, 2. Guarantees that they’ll stop a foreclosure or modify a loan, 3. Tells you to stop paying your mortgage company and to pay them instead.---

Denise Keiser We like to give folks advice. If you’re facing foreclosure, the number one thing is communicate with your lender. Number two, seek help from a housing counselor that most likely is going to offer their services for free.

Center for Financial Health
centerforfinancialhealth.org

The Home Buyer Education workshop and other free workshops are available every month.

Scott Woosley Some organizations in Michigan help new homebuyers. Others help existing homeowners repair their homes. At Home Repair Services in Grand Rapids, homeowners can take classes or can find materials for their homes.

---Home Repair Services---

David Jacobs A woman named Christie in Wyoming about a year ago came to us with a manila folder, and in that folder she had been collecting for years pictures from magazines of kitchens. And she had one particular image in mind and she says, "This is the kitchen that I want to have in my house. Can we do this?"

This organization spends more than half of its budget on taking care of emergency situations for low-income homeowners. So we'll send plumbers into homes, we'll send carpenters into homes, we'll send mechanical contractors to work on furnaces into homes. We'll also have professional counselors who can deal with foreclosure problems and mortgage issues.

And we're very interested in addition to helping people with their roof problems and their furnace problems and their mortgage problems to be able to help those who'd like to do something themselves to significantly improve the livability of their home and their equity.

What happens right here is our classroom. Saturdays we teach a series that we call Rookie Renovators, and this series focuses primarily on the skills that you would need to have to do a significant do-it yourself project in your own home. So we're teaching basic plumbing, basic electrical, cabinet installation, dry wall, floor coverings, maybe ceramic tile. And we repeat that series every six weeks. Today we're teaching a plumbing class.

Plumbing Instructor So sometimes someone's remodeled, and then you've got a pipe and you see a pipe down there that's like this. That's a problem. Chances are you're going to have a clog in that pipe. So you kind of inspect to see that everything is falling quarter inch per foot all heading toward the drain.

And this first valve is what you shut off, and that shuts off the water. This one here shuts the water off to the house too. So either one. Sometimes you only have one.

That's it, and release it. So you just had your first successful PEX connection.

David Jacobs What also happens here right behind me is our kitchen showroom. This particular style of cabinets is one we buy from a local wholesaler. We can sell to

a lower income homeowner for \$858. On the other hand, over here are cabinets that we've actually built in our own wood shop right there with volunteers.

There's a third option, and these are cabinets that are given to us that are used.

All of these cabinets were taken out of the Herkimer Hotel when, as part of their renovation project, they were given to us by the Dwelling Place. We'll be able to clean these up and put them out in our showroom and make them available again to lower income homeowners who are ready to do their own kitchens. And for a typical set of 12 cabinets, these will probably go for \$250.

But our mission is not to try to sell product. We're not a retail store. Our mission is to encourage and equip and stimulate do-it-yourself home improvement.

And Christie, we were able to supply her with cabinets that we had built here in our wood shop. Christie, with the help of one of our coaches, completely tore that kitchen apart, put it back together, and when it was all over took our the picture that she had cut out from the magazine years before and held it up next to the real kitchen and, I need to tell you, they looked a lot alike.

Home Repair Services
homerepairservices.org

Classes are free.

Low-income Kent County residents may qualify for home repairs and materials.

Scott Woosley Next we'll tour a retrofit cohousing community in Lansing, where cohousing members are using existing homes to create an intentional community with a shared community house, community garden, weekly potluck, and other activities.

---Genesee Gardens Cohousing---

Tamiko Rothhorn These were the first four homes that started our community and we had a whole consensus decision making process around designing the space, what we wanted. We wanted sitting areas and kids area and garden space and flower space and so we just sat down together and we did that process.

Michael Hamlin We all own our own homes. The only thing that's a little bit unusual is that there's one house that we're purchasing jointly, which is our common house. That's a shared house and shared space. So we share our outside space and we share a lot of resources, but the properties themselves are owned individually.

Tamiko Rothhorn There's about ten or so families in cohousing right now. We are on the end of this dead end street.

So I'm going to take you up to our community garden, which is up here. The places that we work on together is this common garden area here and then sometimes that corner garden. Other houses that have their own yard space, then they take care of their own yard. These houses are special in the fact that they share this common area here. We actually have a condo agreement to share the space.

Michael Hamlin Traditional cohousing involves a group of people getting together where they look for a piece of property, they purchase it jointly, they meet for a long time to decide how they're going to design the space, where they're going to put the residences, where's the green space, where's the parking. But what we've done is we're buying existing homes in a densely built downtown and we're part of the fabric of an existing community, and we're not separate at all.

Tamiko Rothhorn This was a MSHDA house. It actually still is a MSHDA house. We're trying to provide low-income housing, so we bought this from the Greater Lansing Housing Coalition that had fixed it up. And they had approached us because they knew we were trying to make improvements in the neighborhood and we were fortunate enough to be able to figure out a way to purchase these two duplexes from them. So this is the one and we have a cohouser who lives in here.

So we have different committees that do different things, so we have a garden committee that plans garden work parties, and then we have a committee that helps organize our buildings and grounds and then upkeep of our common house. Everybody pays in to the common house every month to co-own. So we have a working LLC agreement, a Limited Liability Corporation agreement.

We just got chickens last summer and there's a couple families. What we're doing is we're taking turns with a couple different families. That way if we're out of town, the other family can take care of it. The week that you take care of the chickens is the week that you take the eggs.

This is the artwork that we've been storing for, oh, probably almost five years now. So we just got a grant to move this art over to the community garden so that people can enjoy it again.

Michael Hamlin I think of it the way my dad described living in a small town when he grew up. Where everybody knew each other, doors were unlocked. You know exactly how much you can trust the people around you and what you can ask them to do. And we're in a community like that.

You can develop that kind of thing in a neighborhood in a big city, sure. You buy a house or something and move in, but it takes a long time to get to know folks. When

you move in to the cohousing, you start off with a core of twenty-five, thirty people in your immediate neighborhood that you know. You've got that sense of community right away.

Scott Woosley In the next video, we visit the Upper Peninsula, where we'll see a completely handicapped accessible apartment building.

---Quincy Haven Apartments
Hancock Housing Commission---

Gail Ross One year ago today, we let butterflies go in hopes that they'd bring the wish of a new facility for folks and families that have special needs and an apartment complex with total accessibility.

Resident I get to move in tomorrow, and I really love the apartment that I got because it's handicapped accessible. And I find it very hard to live in apartments that aren't because the countertops are too tall, you see, and to wash dishes in my wheelchair it's very hard to do. I usually wind up with a lot of water on the floor trying to rinse them and put them up. And I've seen my new apartment and it's just beautiful. It's just going to make such a big difference for independence.

Gail Ross This is a two bedroom. We went with a pocket door because obviously there's - you don't have a swinging door, you still want to have wheelchair access for that use. So we went with the pocket doors on every unit. Even the folks that have, I had one come in that has no use of his hands. He's a quadriplegic. He's able to do it. We wanted it easy enough for him to be able to close the door, so.

The two bedroom units are designed for residents that may have a live in aide or a child as long as the head of the household meets the criteria for Quincy Haven. So that's why we have a two bedroom unit. So we do have mostly live in aides coming in with folks.

This is our bathroom. We have washers and dryers in all the units, front loading. And the handicap shower so they can either roll in or sit in.

One of the residents that we showed the apartment to for the very first time, he has a traumatic brain injury which limits his mobility. And when he came in and saw the shower seat and the shower itself and how easy it would be for him to function in that, he lit up like a Christmas tree, so that's what makes it all worth it.

Senator Tom Casperson Well I think it brings stability to folks that aren't really sure where they can live and how they can live with some of the disabilities that they have. And having toured some of the rooms, they've certainly have thought just about everything to help people do that.

Gail Ross These are the reflective top stoves. They are designed for a person if you are in a wheelchair that when you are cooking a meal or cooking in a pan, that you can see from your wheelchair where you're sitting what is in the pan and what you're cooking.

You have your work area for if you're in a wheelchair – person in a wheelchair can have a work area here. The sink is the same way. You'll be able to wheel in right underneath. All of your light switches are set to ADA code. Everything is ADA compliant.

Resident I can't explain how grateful I am that they took the time to build something like this for people like me.

Ribbon Cutting Speaker Quincy Haven Apartments has been a team effort, but without Gail's contribution and leadership, the great idea would be just that: a great *idea*.

Gail Ross This is the groundbreaking butterfly release that we did. And during that day it was pouring rain, and for the time that we came out to let the butterflies out, the sun came out. So we released the butterflies into the heavens as one would say, and all made our wishes. My wish was for Quincy Haven Apartments to become a reality. And it did.

Hancock Housing Commission
cityofhancock.com

Scott Woosley Over the past 50 years, housing has changed dramatically in Michigan. In the next special interview, John Duley recounts the history of housing as it relates to the civil rights movement and how it led to important housing changes in the area today.

---John Duley
Edgewood Village---

John Duley Well I came here in 1962 when there were problems in the city about housing for people of color, and they couldn't live in East Lansing. So they'd have to go to the black churches in Lansing and say, "Well where can we find a place to live?"

So I joined forces with a number of people who were concerned about that issue and we, with some faculty from the university and graduate students and campus ministers, petitioned the city council to establish a human relations commission. They did that, and then we petitioned the human relations commission to

recommend to the city council that they pass an open occupancy ordinance so that it would be against the law to refuse to rent or sell property to people of color.

And we had a fascinating time because we had a board, a commission of nine people. We knew the four people who were going to vote in favor of recommending it to city council. We didn't know who the fifth person was. Turned out to be the one real estate representative on the board, and he earned for himself a shunning from the real estate community for voting in favor of that recommendation to the city council.

That recommendation was made, and the city council received it and said, "Thank you very much. That's very nice. We think that's a great idea." And they didn't do anything about it. So students got interested and began to petition and show up at city hall when the city council met, to try and encourage them. And one night they showed up in such forces – numbers – that the police had to evict them, and when they evicted them there were 69 of them who sat down in Abbott Road and refused to move until the city council did something about this issue.

In the interim time, one of the members of the human relations commission, Robert Green, who was one of the three African American professors at Michigan State University at that time. Well, I didn't know him very well. I'd been working on this open occupancy thing. But I got a phone call in October of 1964 and Bob Green said, "Reverend Duley, this is Robert Green. I just a call from one of my students who's down in Canton Mississippi and wants me to come. You get the money, we'll go."

And all the time we were down there, he kept saying, "You know, Michigan State University ought to be doing something educational for the movement." In the course of this he said, "Well, you're a reverend. Call Martin Luther King and see if he'll come and launch this program."

Well, we did that. We sold tickets at a \$1 a piece to students to raise money for this project. We filled up Fair Child – the auditorium – and they had to open the curtain between the auditorium and Fair Child Theater to get all 4,000 kids in there in 1965, February, when Dr. King came and launched the STEP [Students Tutorial Education Project] program.

So I tell you this story because the city council did not pass the open occupancy ordinance until he was assassinated in 1968. Shortly after that, some of the people in the community decided it was time to do something positive. So this [Edgewood Village] was created for low- and very low-income families. All the families that are here, many of them are single parent families. And some of them are unemployed; they don't pay any rent. Anybody else who is employed in any way pays 30% of their income for rent. We have a waiting list that won't stop. We closed down our waiting list for four bedroom apartments because it's three years you have to wait to get in.

One of our transitions we help people make is when they leave here they'll transition from being renters to being owners. Last summer six people left here, five of them owning their own homes.

We're trying to honor and continue the legacy of Dr. King, which is his unfinished dream of economic justice for all.

John Duley
Edgewood Village Apartments
edgewoodvillage.net

East Lansing apartments for low- and very low-income individual, families, seniors and people with disabilities.

Scott Woosley As we've seen in today's episode, housing means more than a building to live in. It's what gives a community its character and makes a place special. To see more of what the state offers, go to michigan.gov/mshda.

Thank you for joining me, Scott Woosley, on The Bright Side. If you'd like to find out anything more about today's show, submit new ideas for the next show, or watch this episode again, please visit brightsidetv.com.

---Outtakes---

Tom Goddeeris That's what we're really trying to create is that mixed-income neighborhood of choice.

Olivia Courant Neighborhood of choice.

Tom That's what we're... placemaking! Neighborhood of choice!

Hubert Sawyers You hear these stories of people having like, stashes of money in the home. So... I was really hoping to find that. But we... that hasn't turned up.

Scott Woosley MSHDA's mission is to provide... no it's not. [laughs] This is the part I had memorized!

John Duley Bob Green had it all set up so he could do some television filming with Dr. King for his classes and the person who traveled with Dr. King named Bernard said well, "He's too exhausted. He just can't do that. Just give him a cup of tea and let him rest." So I'm standing over there in the auditorium with 4,000 people waiting to hear Dr. King speak and I hear he's, you know, sleeping! [laughs]

---Credits---

Host

Scott Woosley, Michigan State Housing Development Authority

Producer

Olivia Courant, CEDAM

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Music

Tyler Vander Maas – The Bright Side Theme

Josh Woodward – “Effortless,” “Are You Having Fun,” “Stars Collide,” “Darren Gap”
(joshwoodward.com)

_ghost – “Reverie (small theme)”

ramblinglibrarian – “Dollheads”

Kevin MacLeod – “Airport Lounge” (incompetech.com)

Dan-O Songs – “Branches,” “The Experiment,” “The World at Large”
(danosongs.com)

hjcrbass – “Bossa Nova Loop”

Community Housing Network

Extra footage by Community Housing Network

John Duley Interview

East Lansing historical photos

- East Lansing: Collegeville Revisited by Whitney Miller, 2002
- East Lansing Towne Courier, 1970; archives located at East Lansing Public Library

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