

APPENDIX B

TECHNICAL ANALYSIS












Plan Maps

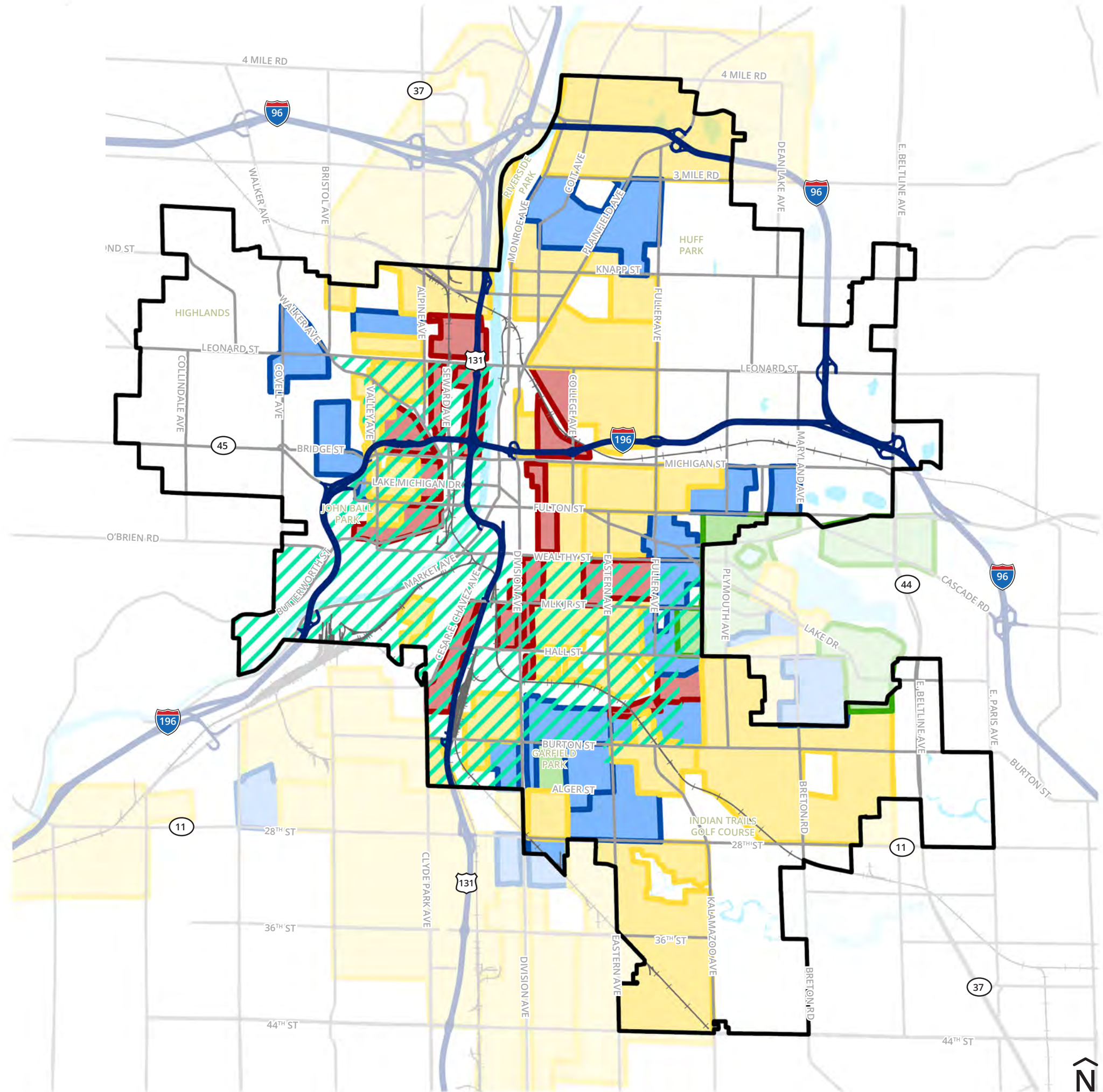
Community Profile



HOLC AND NEIGHBORHOODS OF FOCUS






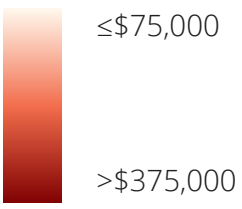
Grand Rapids Community Master Plan

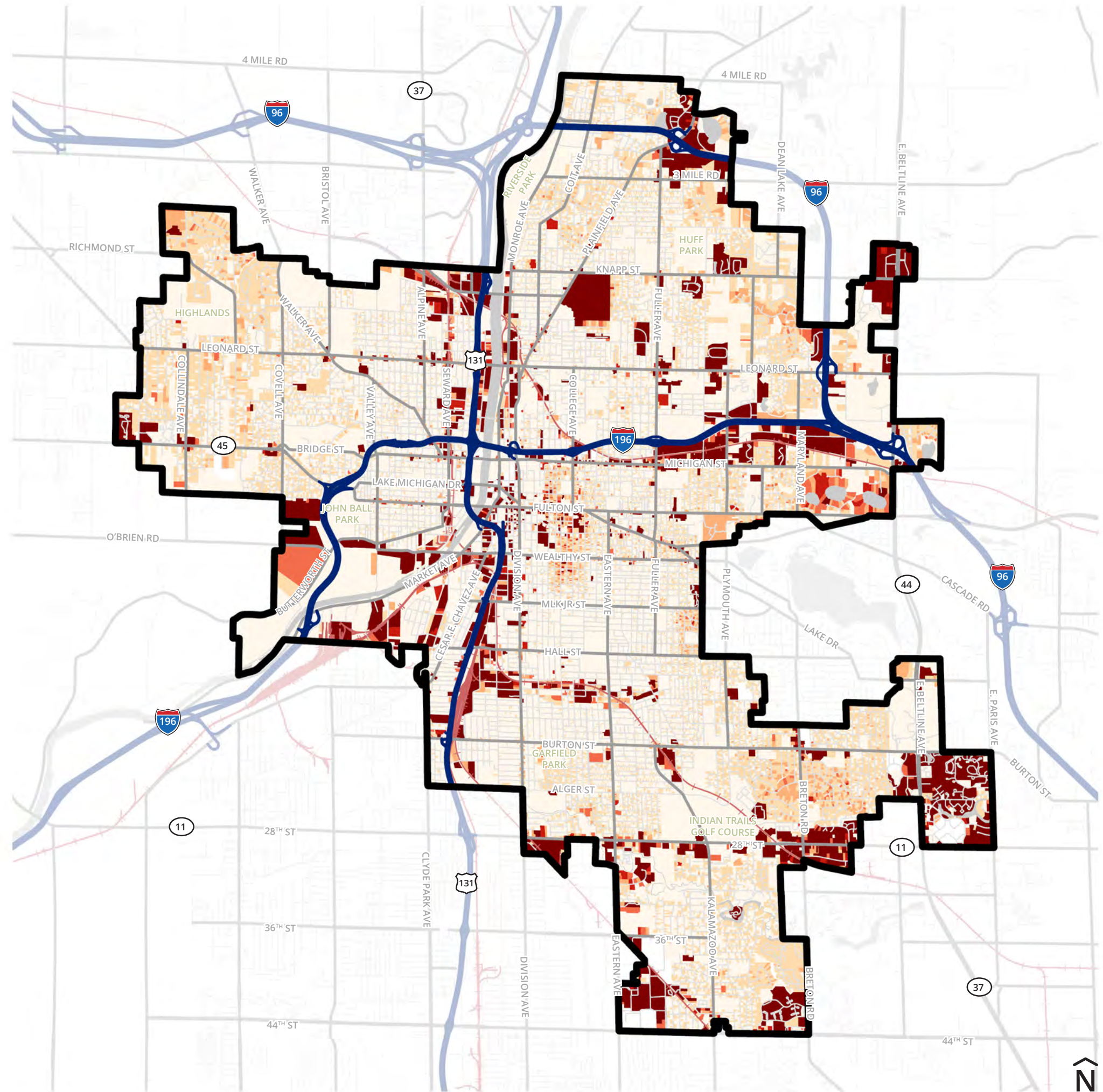
-  Interstate
-  US Freeway
-  State Freeway
-  City Boundary
-  Railways
-  Water
-  Neighborhoods of Focus
- HOLC Designation**
-  A (Best)
-  B (Still Desirable)
-  C (Declining)
-  D (Hazardous)



TAXABLE PROPERTY VALUE

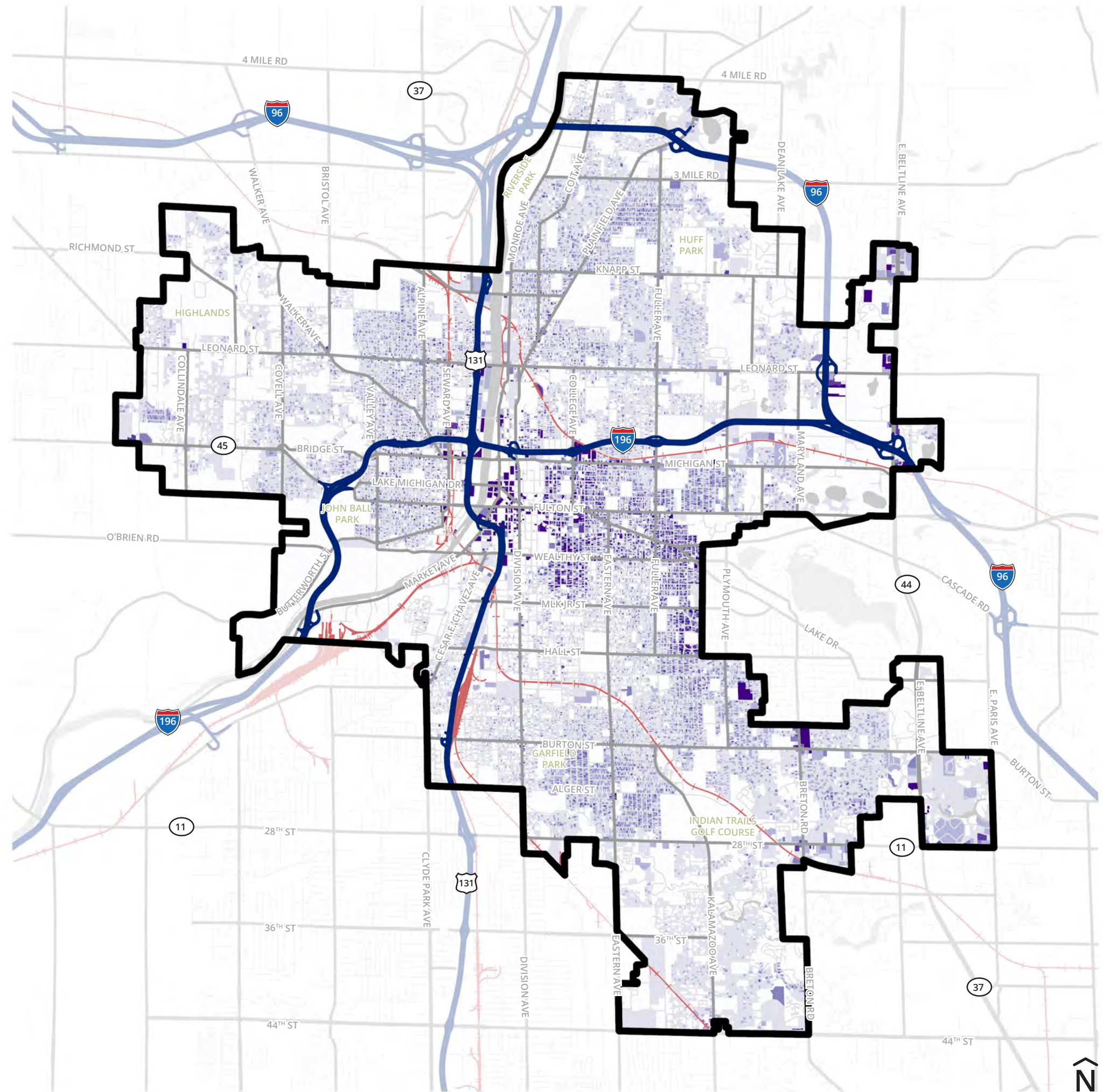
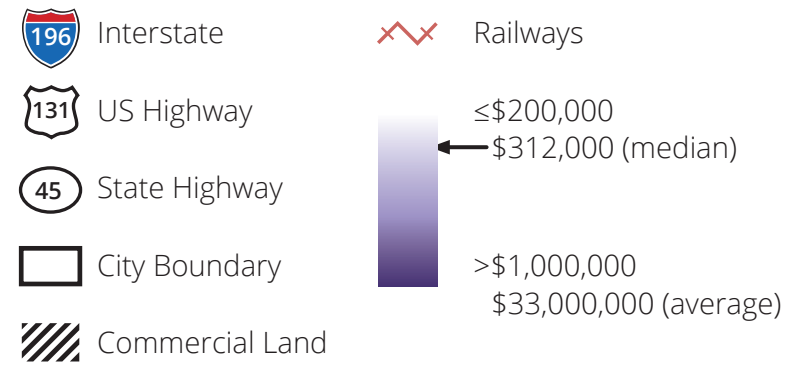
Grand Rapids Community Master Plan

-  Interstate
-  US Highway
-  State Highway
-  City Boundary
-  Railways
- 
 - ≤\$75,000
 - >\$375,000









PROPERTY VALUE PER ACRE

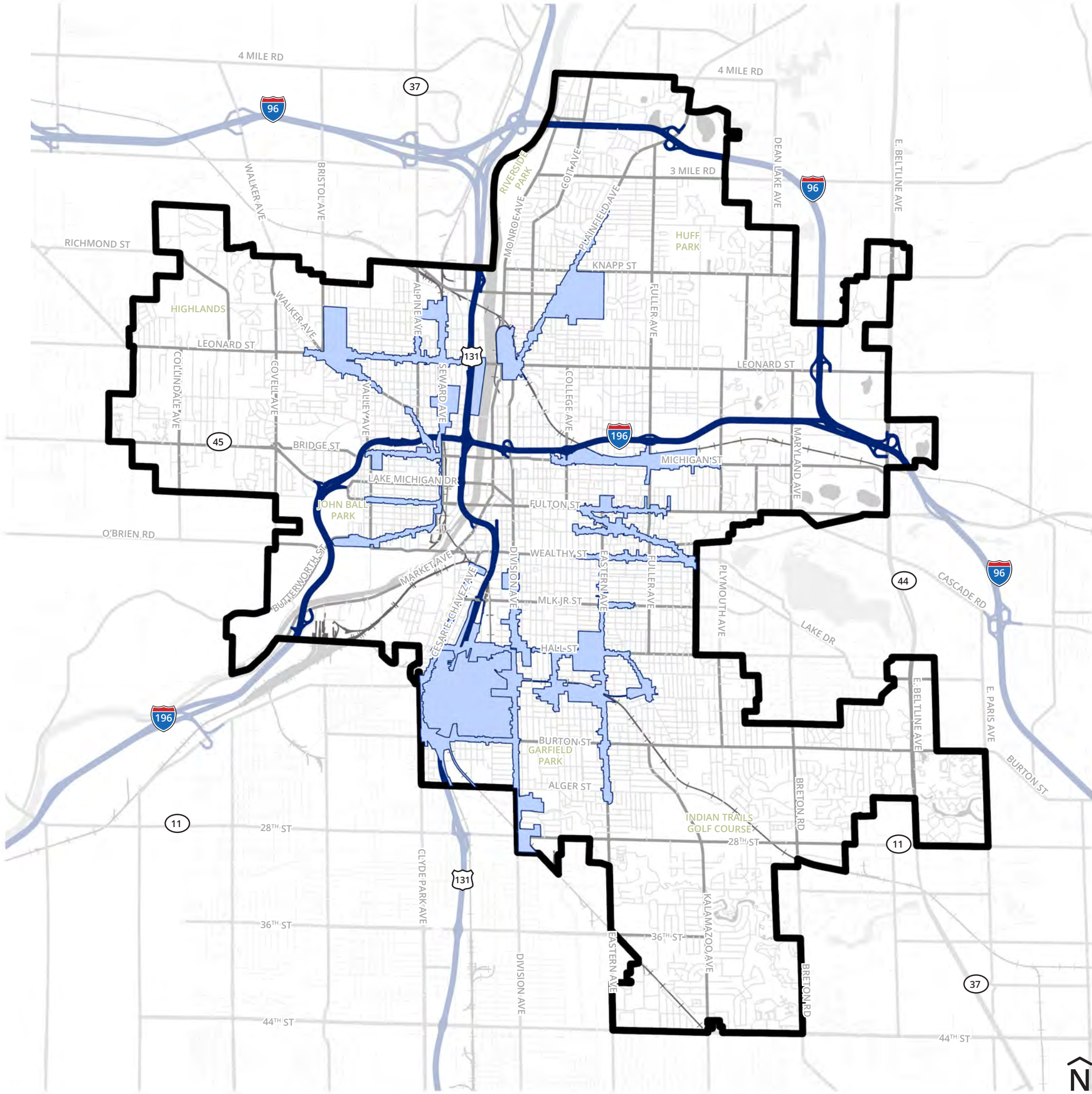
Grand Rapids Community Master Plan



CORRIDOR IMPROVEMENT AUTHORITIES










Grand Rapids Community Master Plan

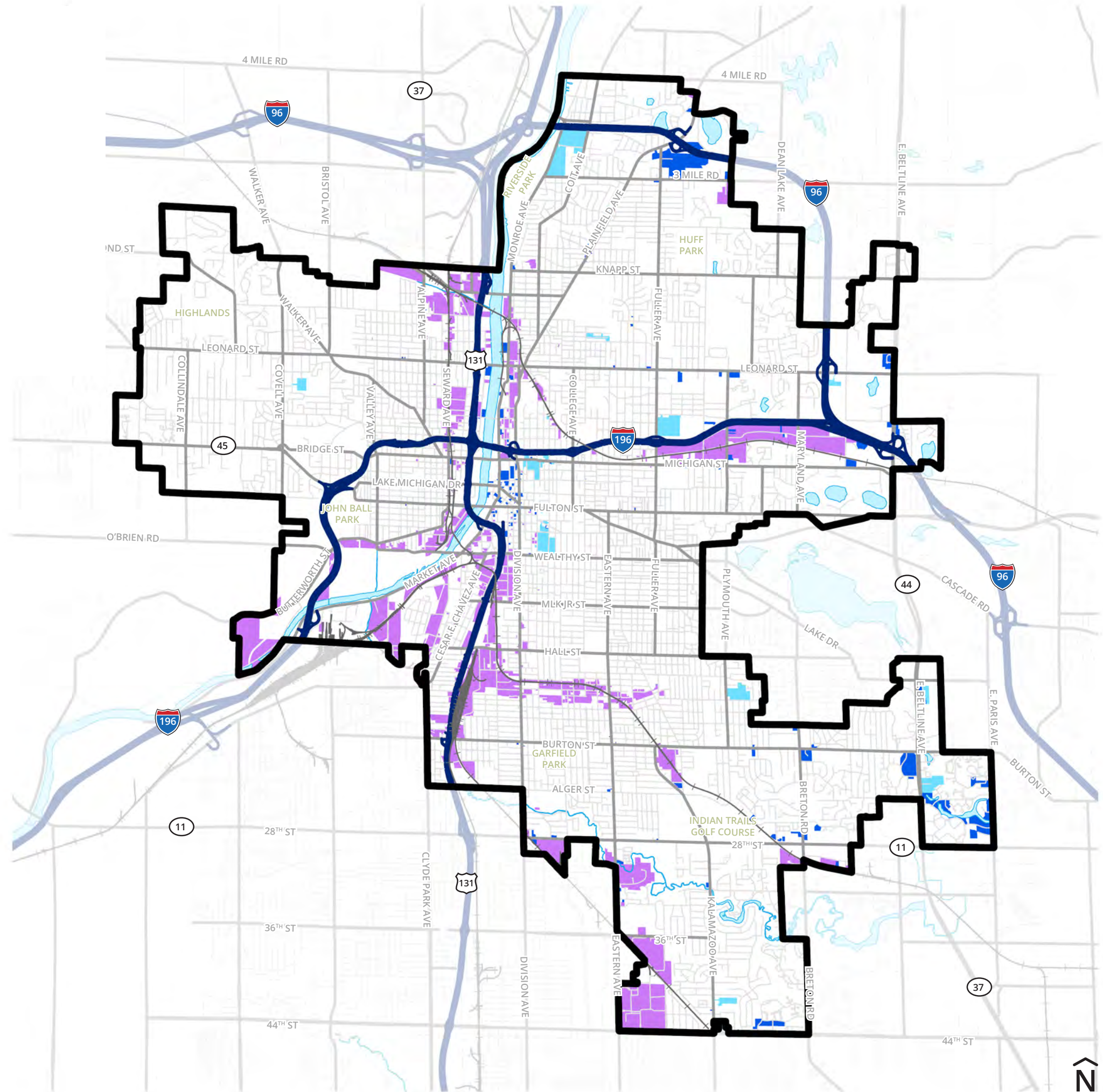
-  Interstate
-  US Highway
-  State Highway
-  City Boundary
-  Commercial Land
-  Corridor Improvement Authorities



EMPLOYMENT LAND USES









Grand Rapids Community Master Plan

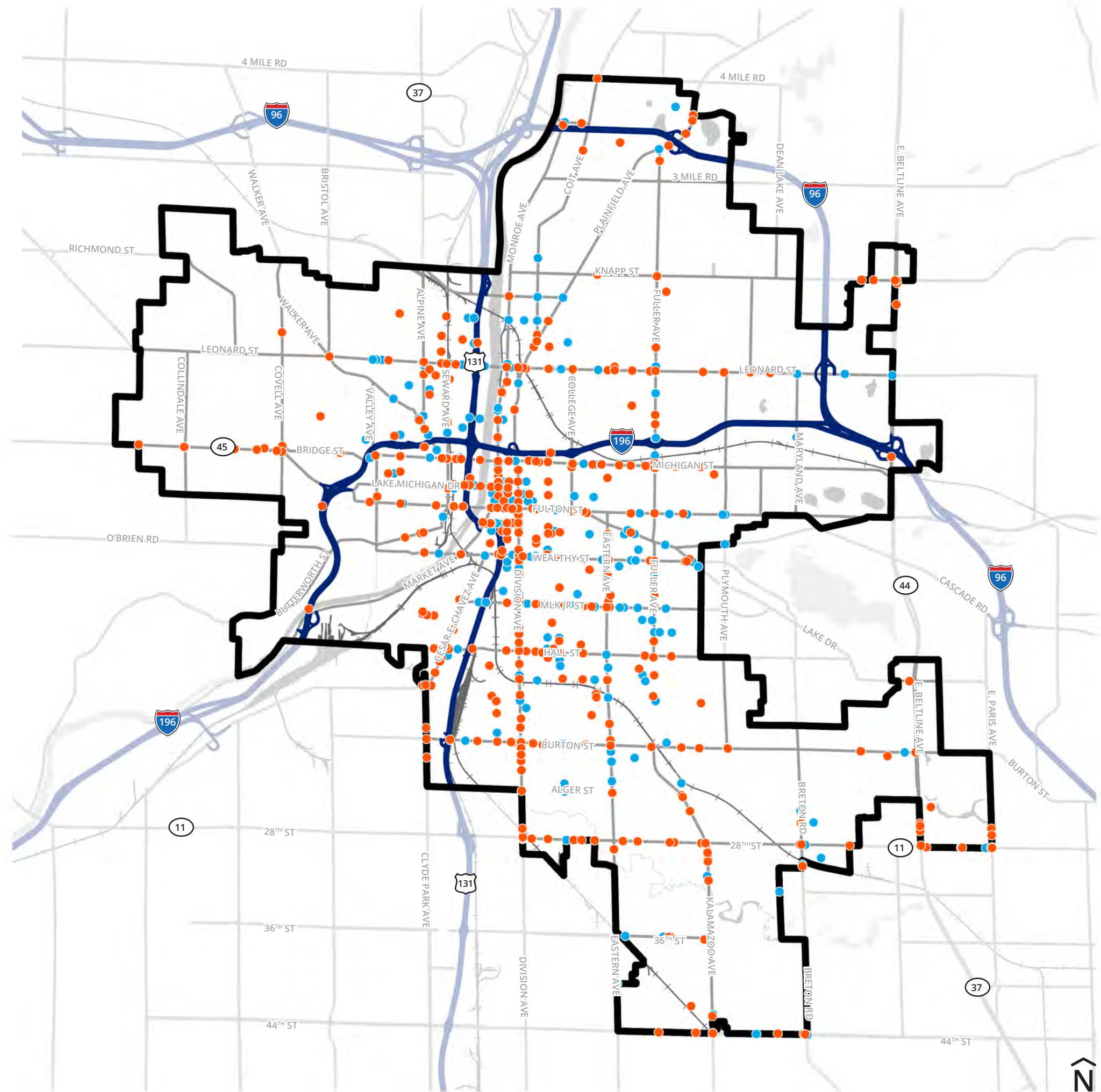
-  Interstate
-  US Freeway
-  State Freeway
-  City Boundary
-  Railways
-  Water
-  Office
-  Industrial
-  Medical Facilities



CRASHES INVOLVING PEDESTRIANS & BICYCLISTS




















Grand Rapids Community Master Plan

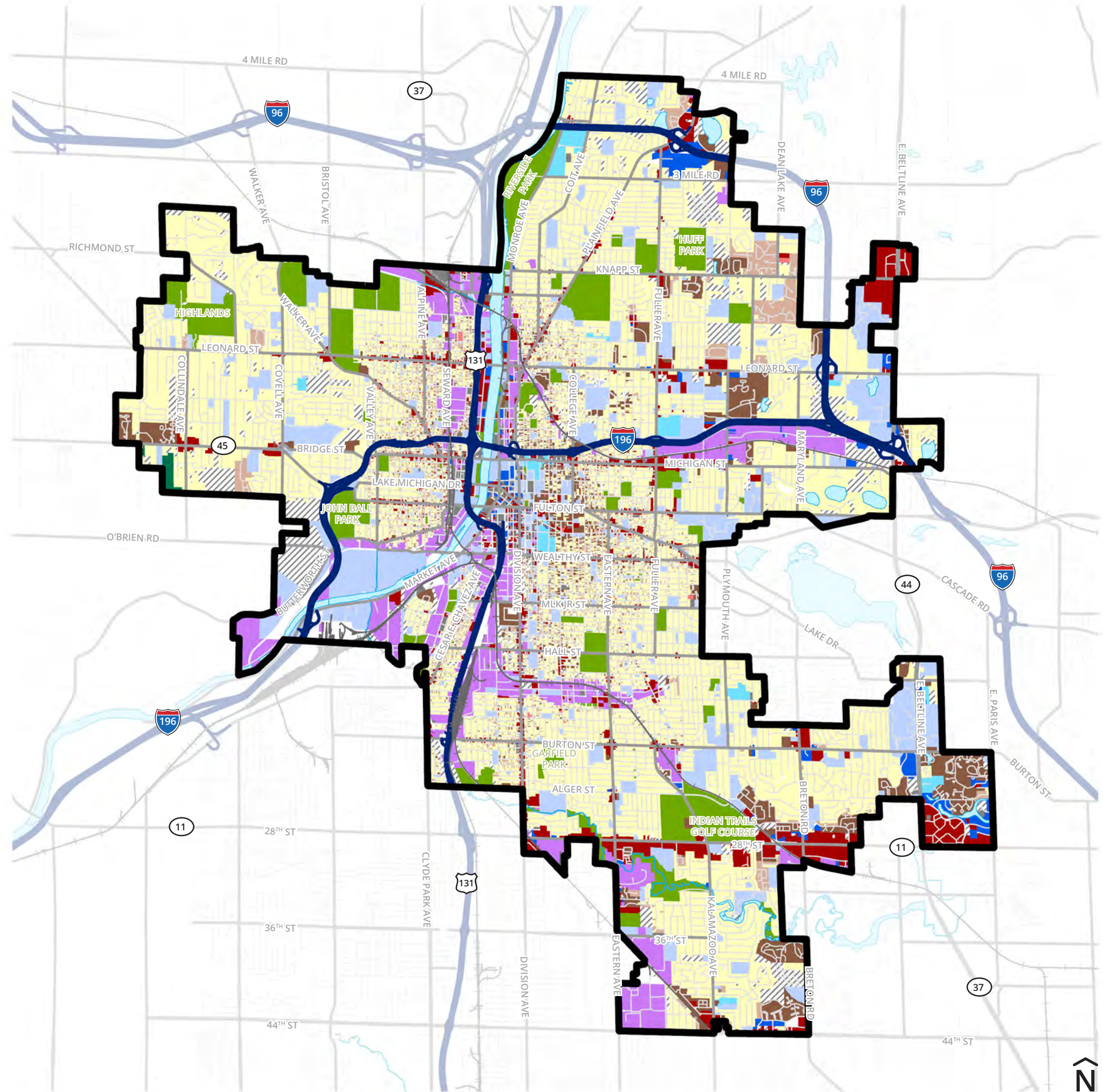
-  Interstate
-  US Highway
-  State Highway
-  City Boundary
-  Water
-  Railroad
-  Crash Involving Pedestrian
-  Crash Involving Bicyclist



EXISTING LAND USE




Grand Rapids Community Master Plan

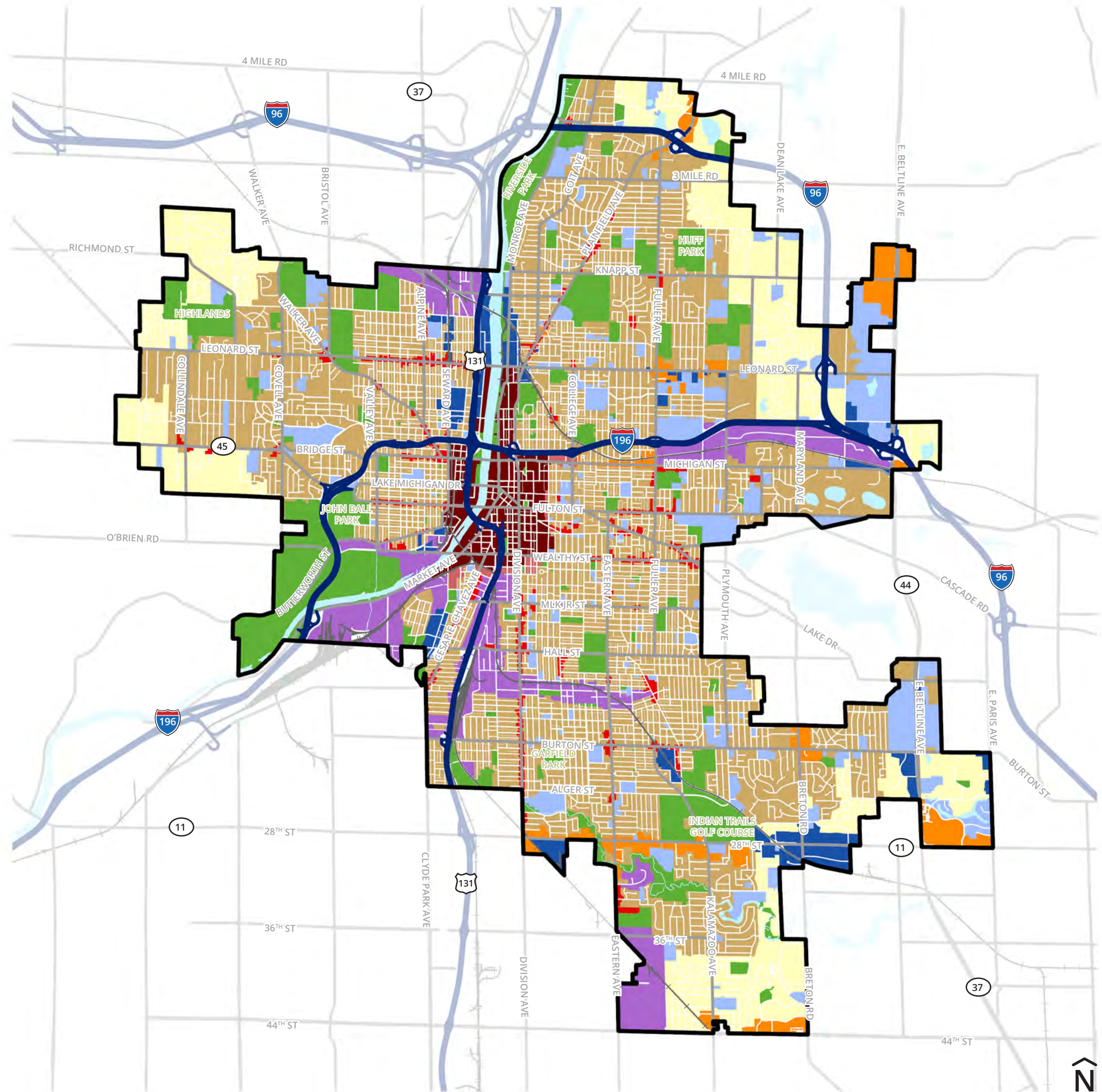
-  Interstate
-  US Freeway
-  State Freeway
-  City Boundary
-  Railways
-  Water
-  Industrial
-  Medical Facilities
-  Office
-  Public / Quasi Public
-  Commercial
-  Mixed Commercial / Residential
-  Multifamily - 3 or more units
-  Multifamily - 2 units
-  Single Family
-  Parks
-  Agricultural
-  Parking Lot
-  Vacant Lot



FUTURE LAND USE & CHARACTER













Grand Rapids Community Master Plan

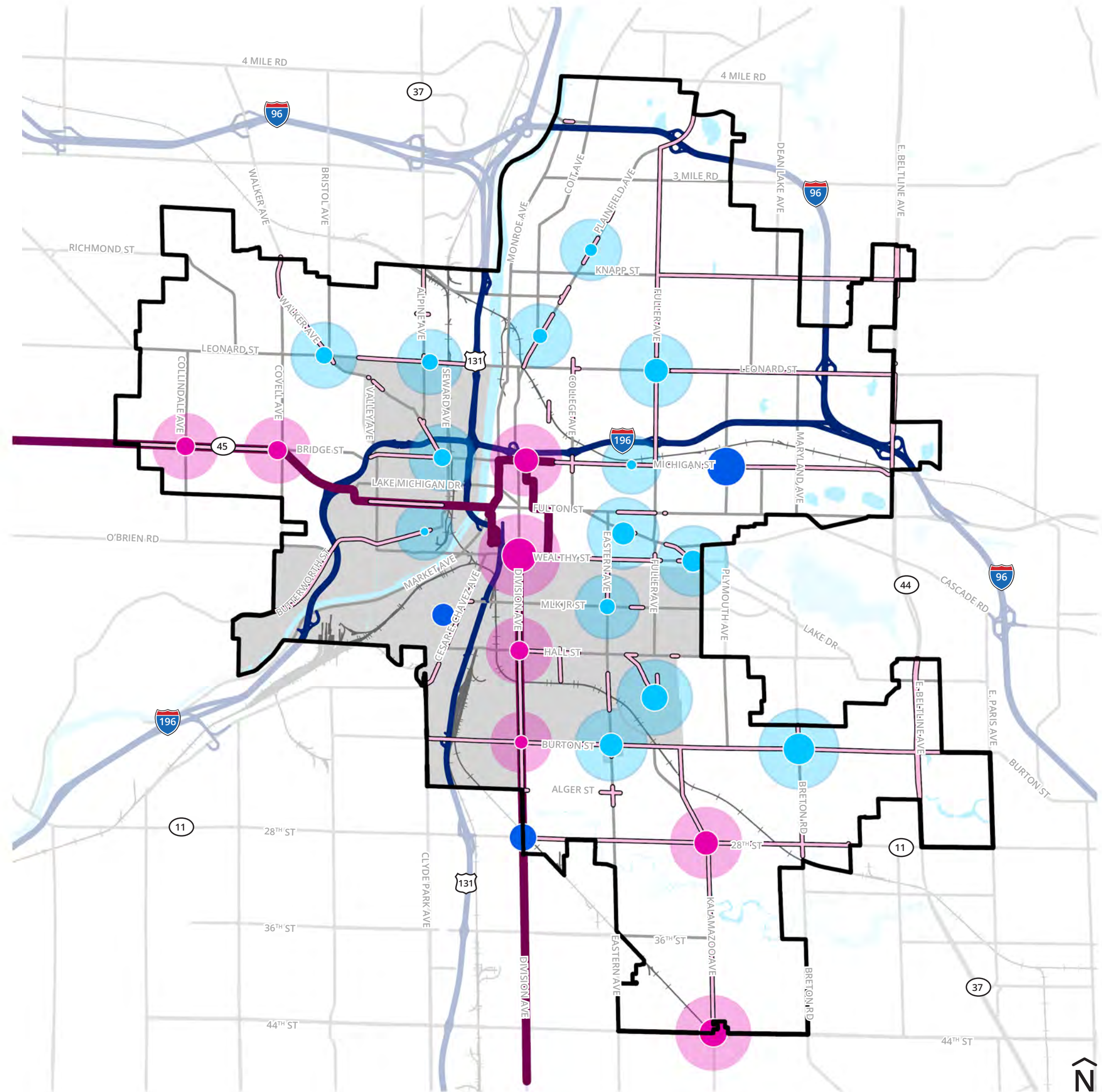
-  Interstate
-  US Freeway
-  State Freeway
-  City Boundary
-  Railways
-  Water
-  Downtown
-  Transitional Activity Center
-  Community Activity Center
-  Neighborhood Center
-  Manufacturing & Logistics
-  Innovation Center
-  Compact Neighborhood
-  Suburban Neighborhood
-  Campus
-  Parks and Open Space



NODE FRAMEWORK








Grand Rapids Community Master Plan

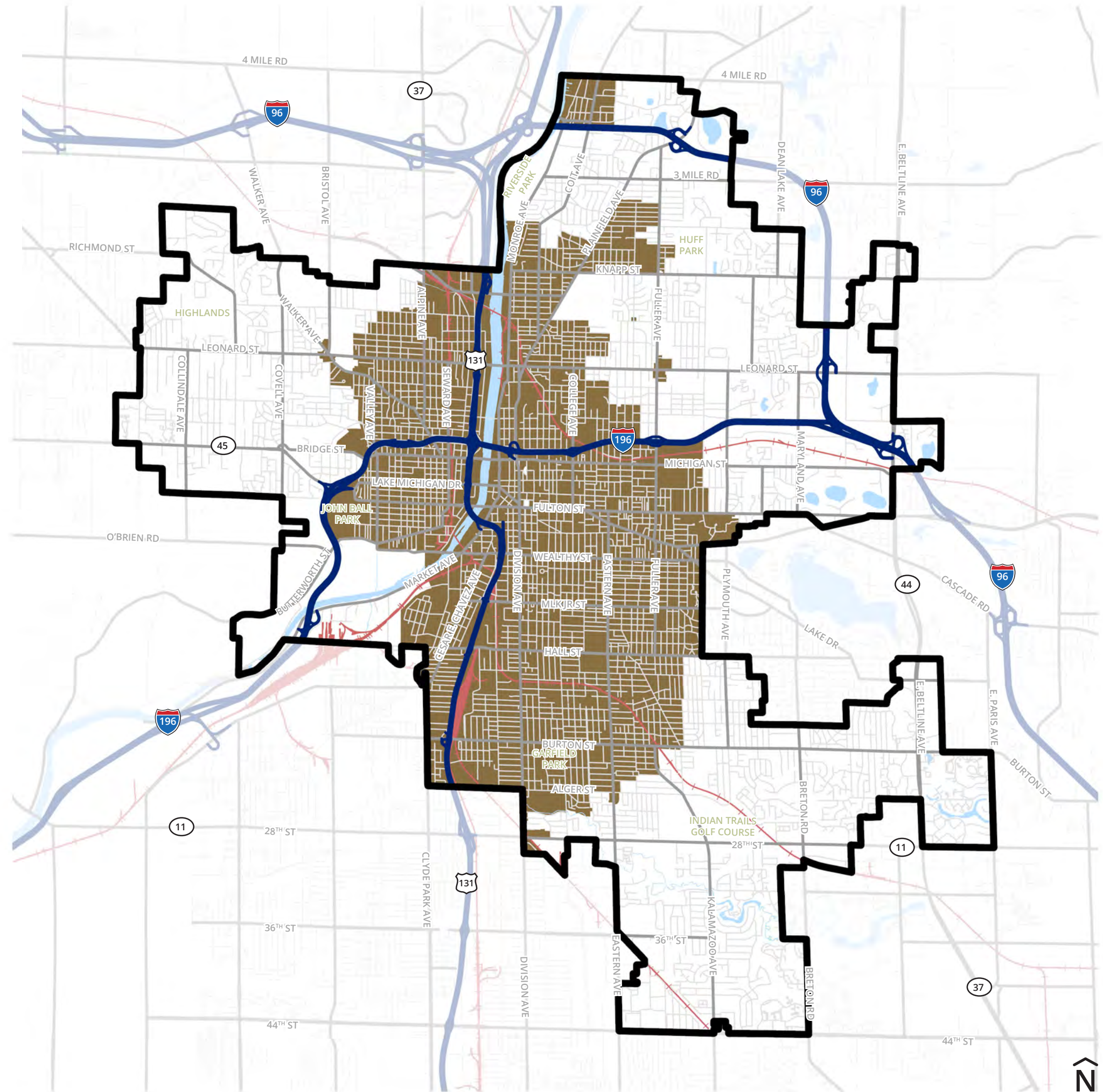
-  Interstate
-  US Freeway
-  State Freeway
-  City Boundary
-  Water
-  Railroad
-  Neighborhoods of Focus
-  Significant Corridors
-  Bus Rapid Transit
-  Transit Oriented
-  Neighborhood
-  Employment



NEIGHBORHOOD TYPES








Grand Rapids Community Master Plan

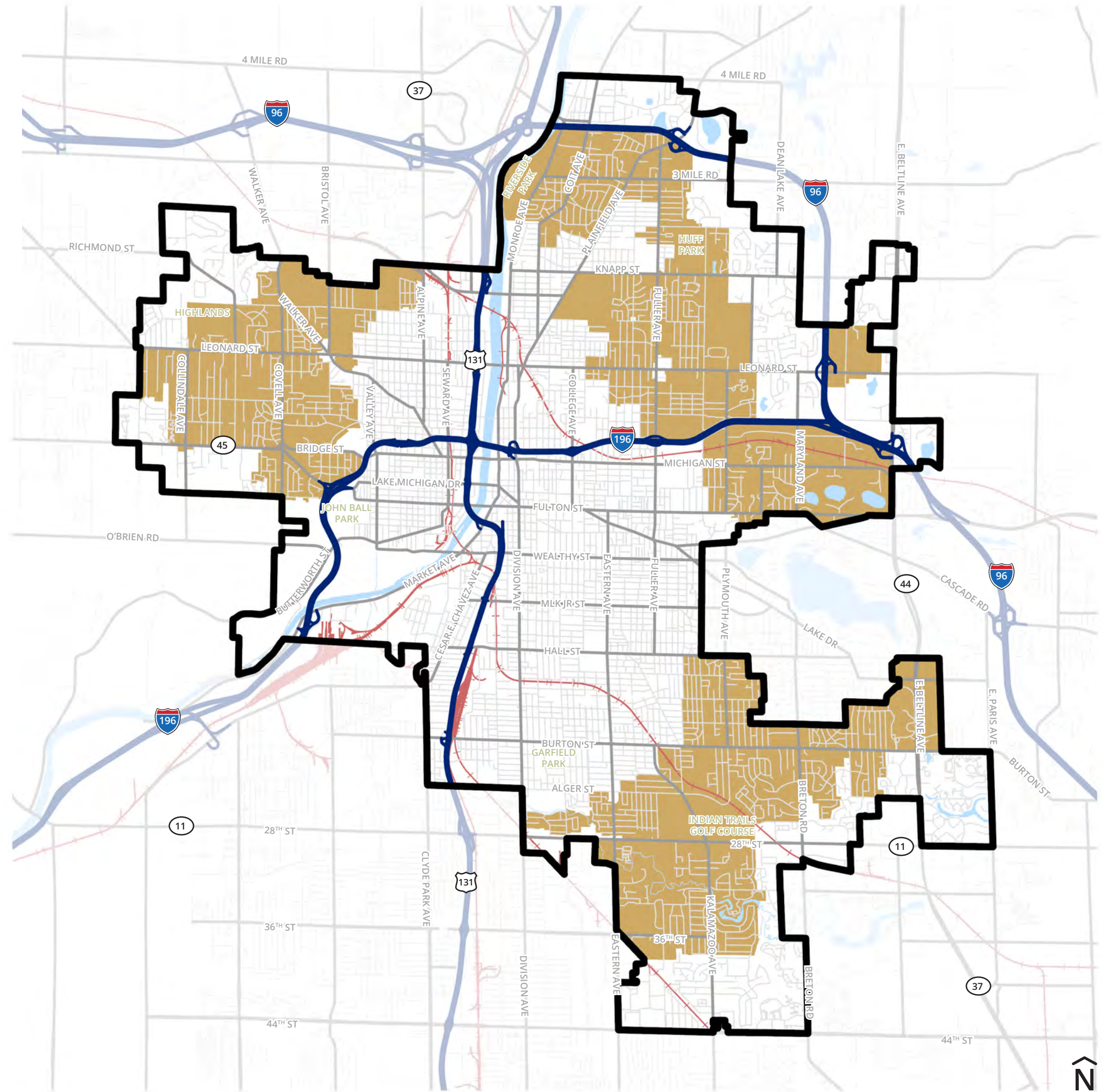
-  Interstate
-  US Highway
-  State Highway
-  City Boundary
-  Railways
-  Water
-  Traditional Neighborhoods



NEIGHBORHOOD TYPES








Grand Rapids Community Master Plan

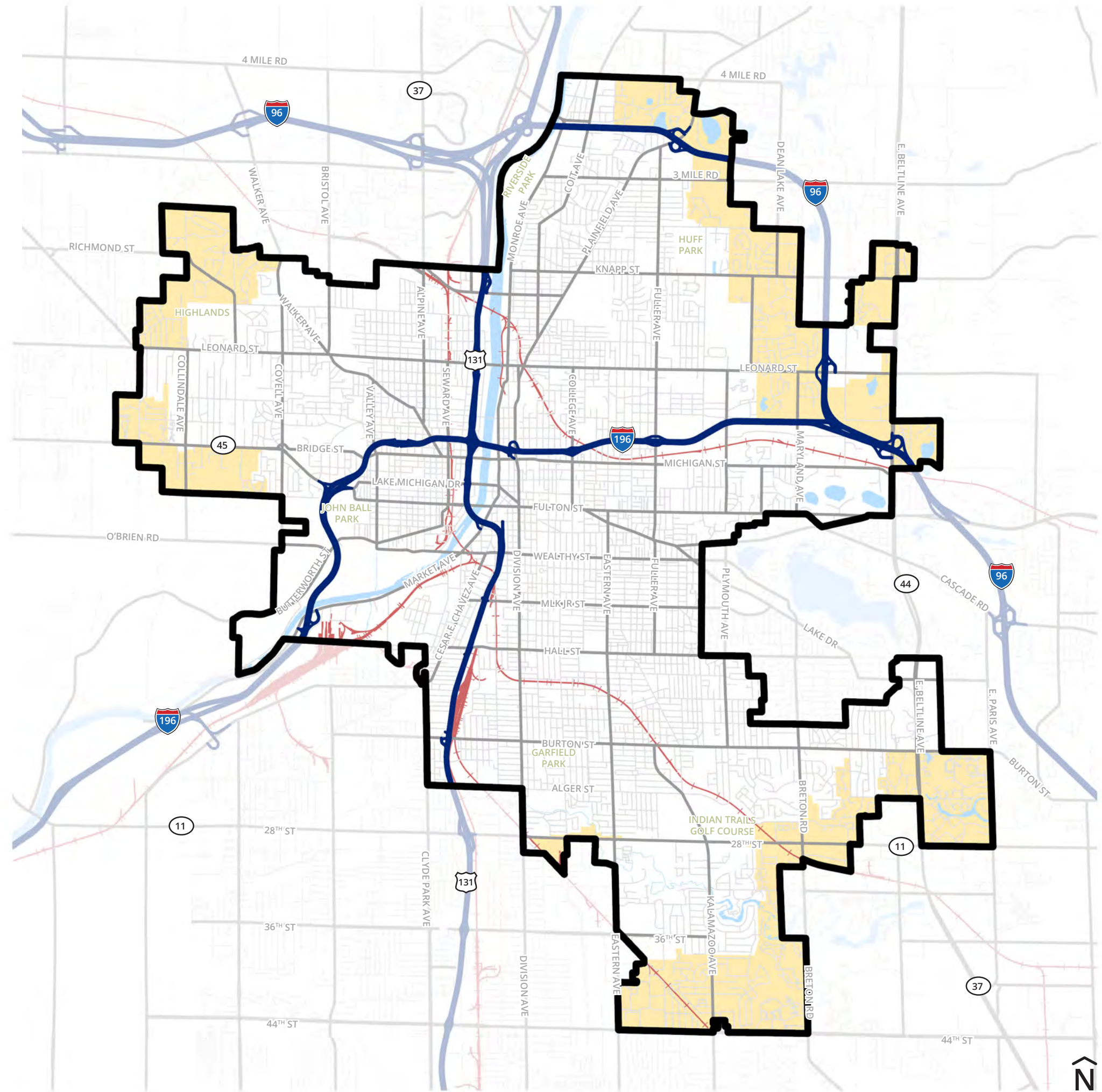
-  Interstate
-  US Highway
-  State Highway
-  City Boundary
-  Railways
-  Water
-  Mid-Century Neighborhoods



NEIGHBORHOOD TYPES













Grand Rapids Community Master Plan

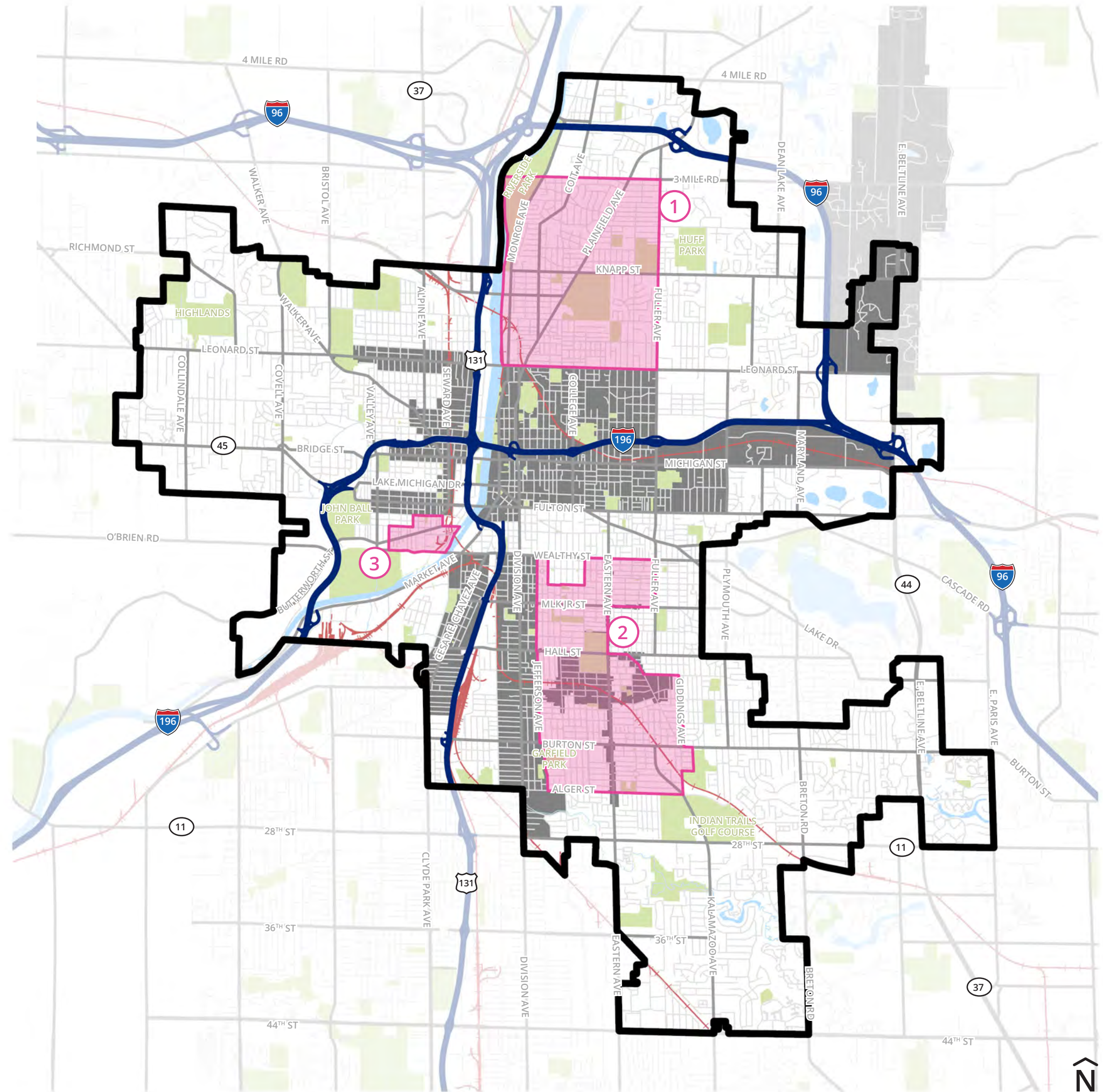
-  Interstate
-  US Highway
-  State Highway
-  City Boundary
-  Railways
-  Water
-  Modern Era Neighborhoods



AREA SPECIFIC PLANS

Grand Rapids Community Master Plan

-  Interstate
-  US Highway
-  State Highway
-  City Boundary
-  Railways
-  Water
-  Parks and Open Space
-  Adopted ASP's
-  Master Plan ASP's
-  1 Creston Neighborhood
-  2 Southtown Neighborhood
-  3 Butterworth Area



Grand Rapids CMP

Community Profile

January 5, 2023

**BRIDGE TO
OUR FUTURE**

GRAND RAPIDS
COMMUNITY MASTER PLAN

Purpose

- Summarize and analyze baseline conditions and trends
- Inform and support recommendations for the City of Grand Rapids Community Master Plan
- Topics:
 - *People*
 - *Place*
 - *Prosperity*

PEOPLE

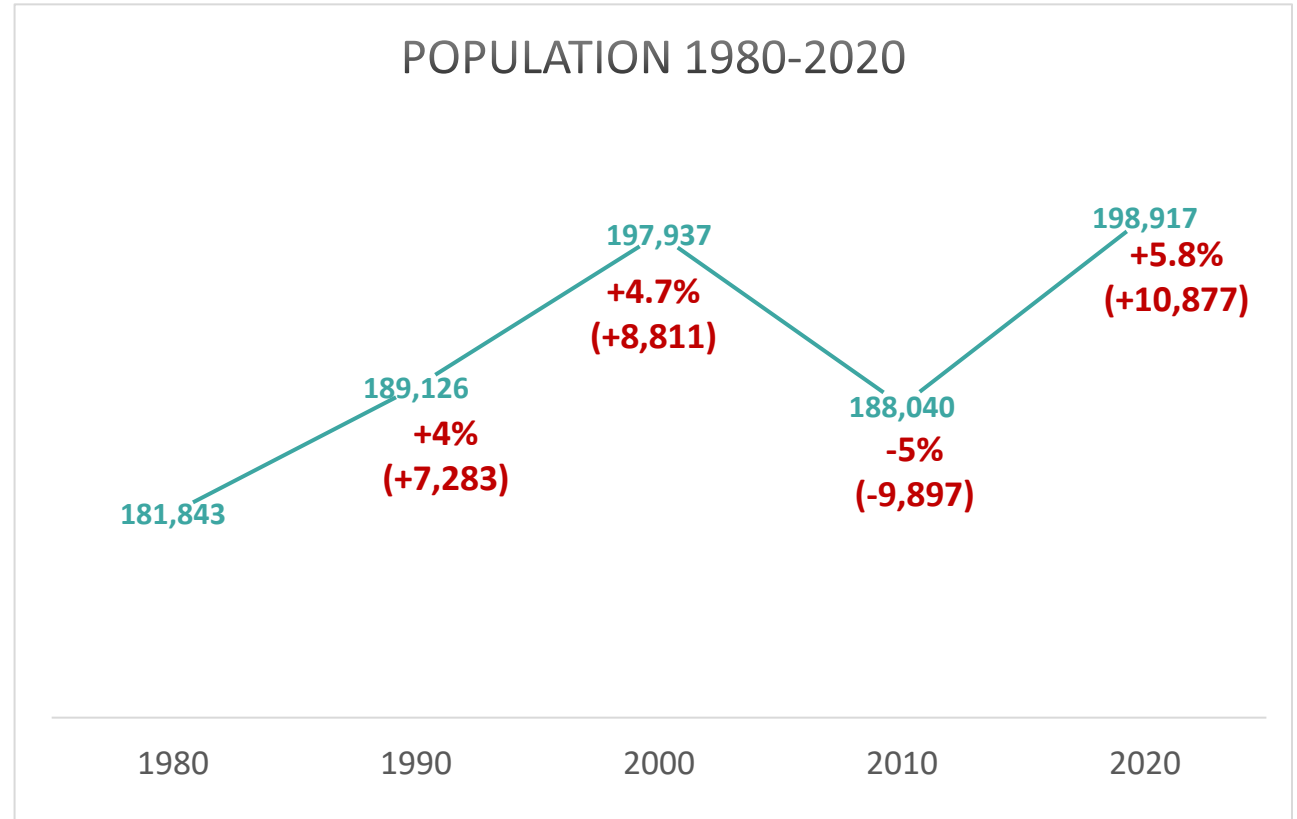
Demographic conditions and trends

After a short period of decline, the population has recovered and is increasing.

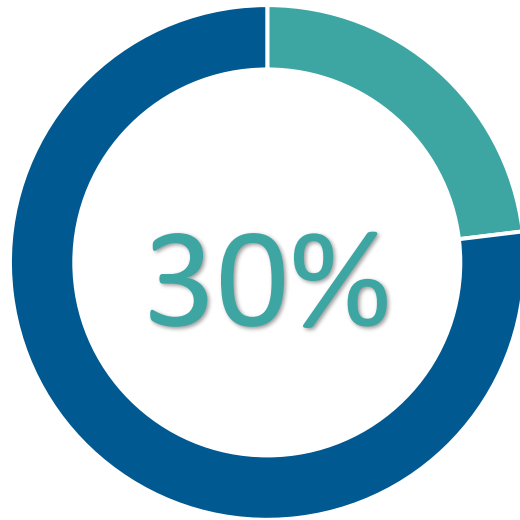


5.8% (+10,877)
2010-2020

- Grand Rapids experienced a decrease in population between 2000 and 2010 (5%) but gained that population back by 2020.



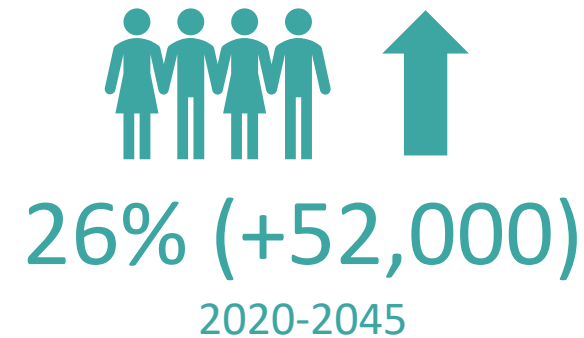
Grand Rapids sits within a county experiencing high population growth.



■ Grand Rapids ■ Kent County

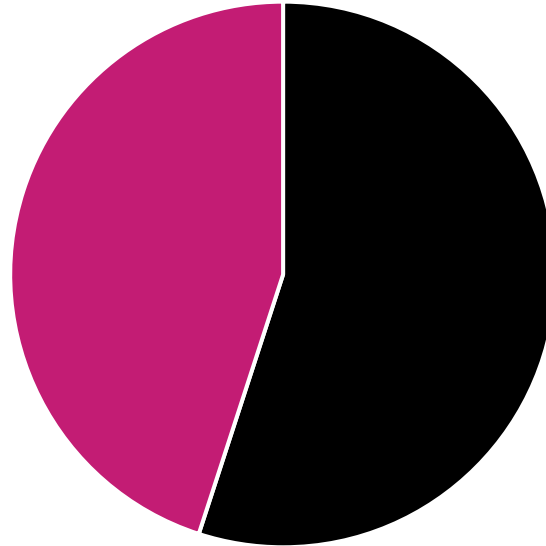
Grand Rapids is the largest city in Kent County and accounts for 30% of the population.

- The population of Kent County is expected to grow by to 837,330 by 2045 (+169,000, 27%).
- At 30% of the county, Grand Rapids will grow to approximately 251,000 residents if it maintains its 30% share of county population (+52,000).



Non-family households are increasing.

45% of households are non-family*.
(Increased 13% 2010-2020)



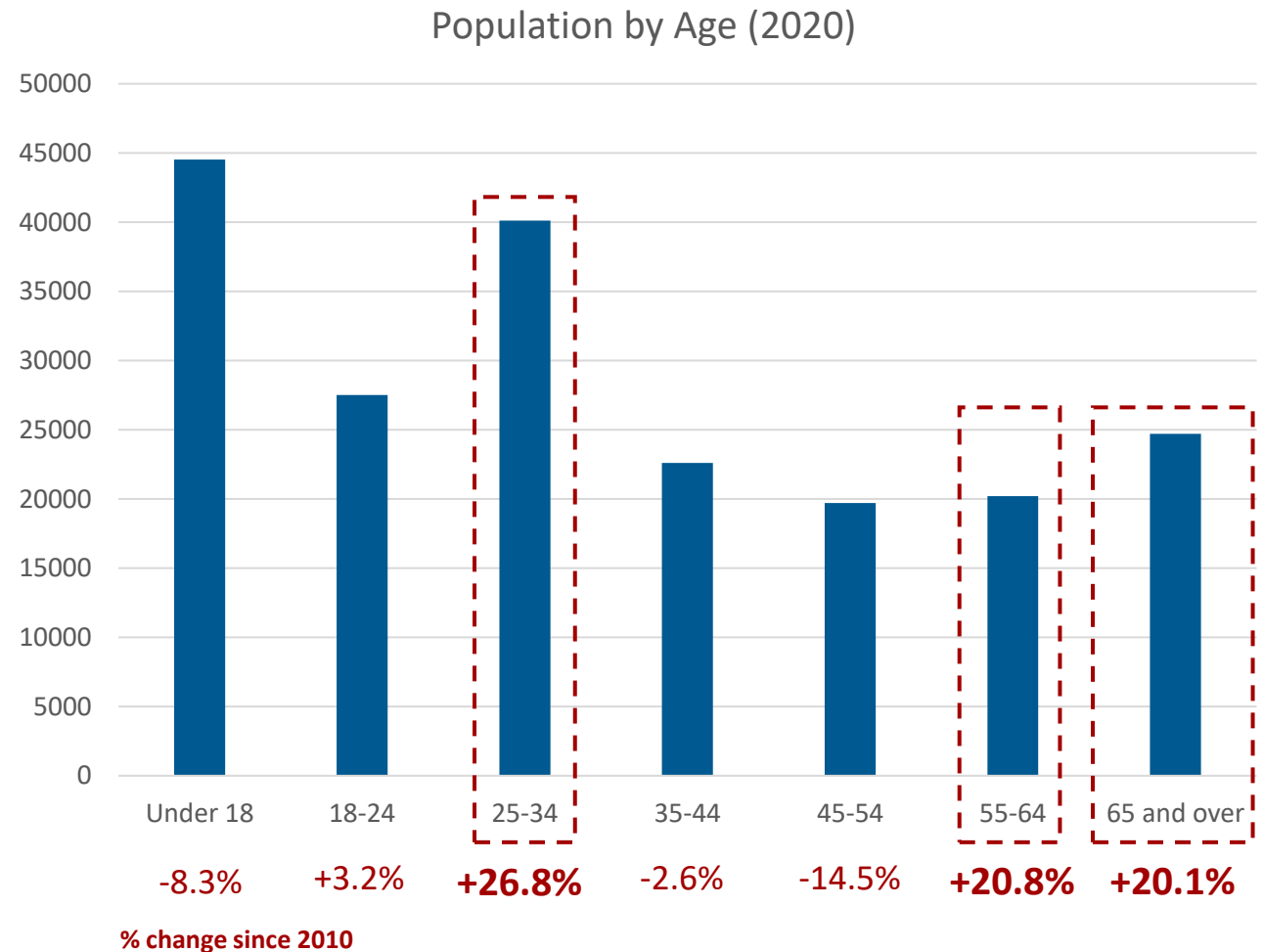
55% of households are families.
(Declined 2% 2010-2020)

- The average family size remains steady (2.47 in 2010 and 2.51 in 2020)
- 25% of households have children under 18 years old (19,000)
- Not only are non-family households increasing, they are increasing at a faster rate than the decline of family households.

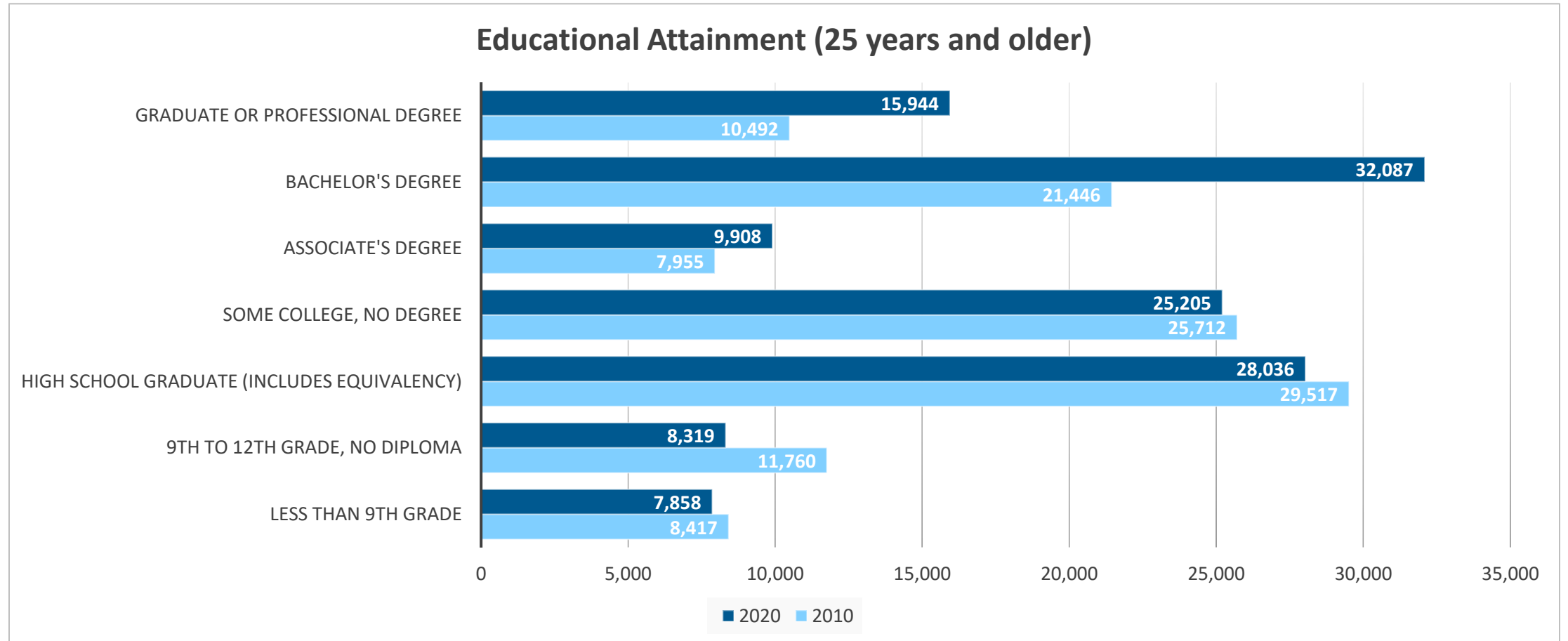
**A non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom they are not related.*

Grand Rapids remains a young city.

- Median age (31.4 years) has held steady since 2000.
- 25-34 was the fastest growing age group but seniors are also growing.



Educational attainment improved between 2010 and 2020.



Education is also improving among children.



53% of 3 and 4-year-olds enrolled in preschool (+8% since 2010)



82% of students graduating high school on time (+14% since 2010)

Grand Rapids is growing more diverse.

- Foreign born population increased 33% (16,615 to 22,094).
- There is a high level of English proficiency in Grand Rapids. Of the population over 5 years of age, only 8.4% speak English less than “very well”.

↑ 187.6%
Two or more races

↑ 56%
American Indian

↑ 46.4%
Other

↑ 40.2%
Asian

↑ 16%
Hispanic or LatinX

↓ 5%
White / Caucasian

↓ 7.8
Black + African American

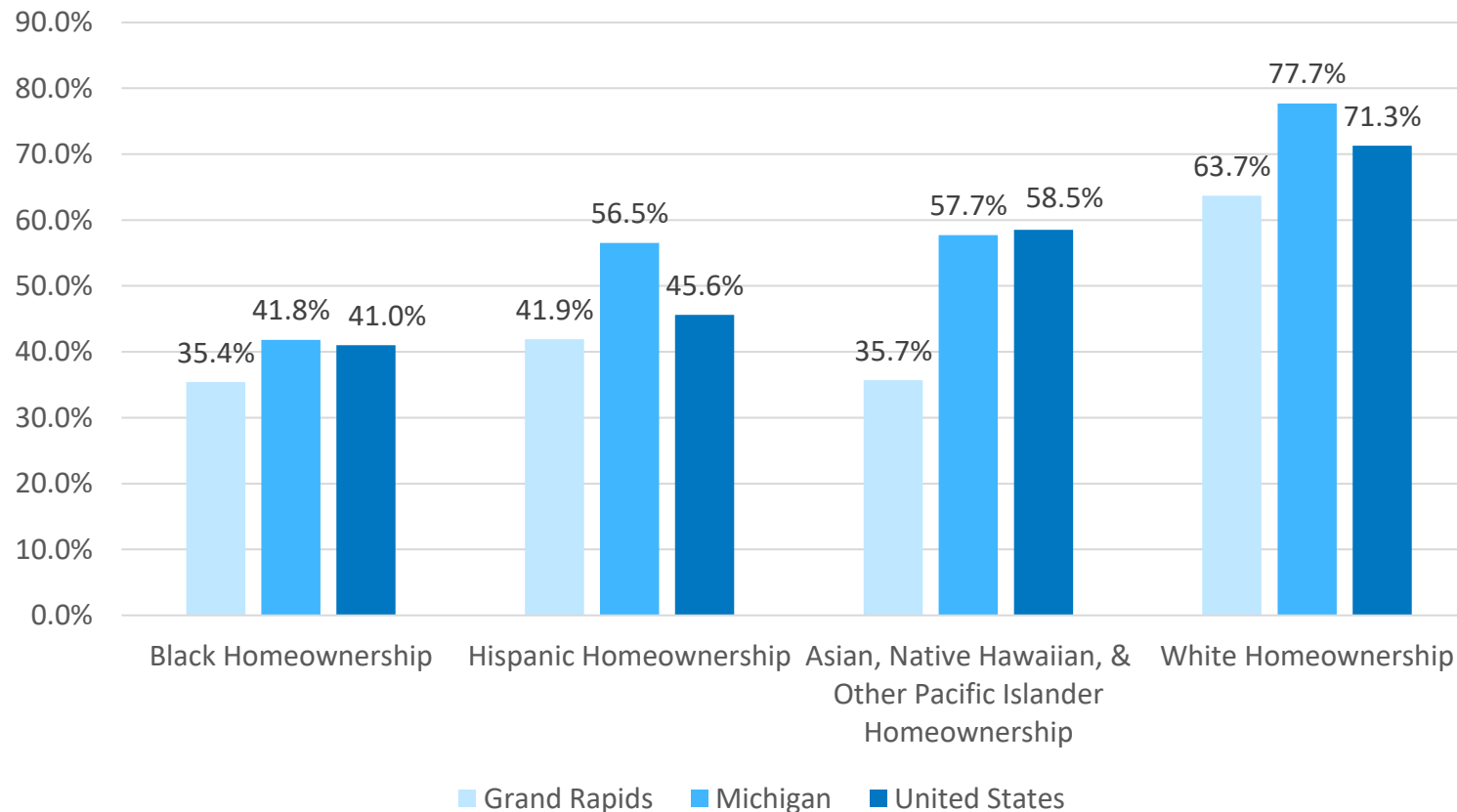
↓ 62%
Native Hawaiian + Other
Pacific Islander

Grand Rapids is more diverse than the county and state.

	Grand Rapids	Kent County	Michigan
White, alone	65.5%	81.8%	79%
Black or African American alone	18.1%	10.7%	14.1%
American Indian and Alaska Native alone	0.4%	0.7%	0.7%
Asian alone	2.6%	3.4%	3.4%
Native Hawaiian and Other Pacific Islander alone	0%	0.1%	0.1%
Two or More Races	16.3%	3.2%	2.7%
Hispanic or Latino	16.3%	11.3%	5.6%

There is a low rate of minority homeownership compared to the state and nation.

Minority Homeownership Rates



Source: Construction Coverage

Family and child poverty rates are declining in Grand Rapids



30% of families are
burdened by high housing
costs



33% of children under
the age of 17 live in
poverty, down from 44%
in 2010

Source: Michigan League for Public Policy

**Burdened Household: those that spend at least 35% of their monthly income on housing costs (US Census Bureau)*

Grand Rapids has a higher percentage of people with disabilities than the county and state.

12.6% (25,000)
Grand Rapids

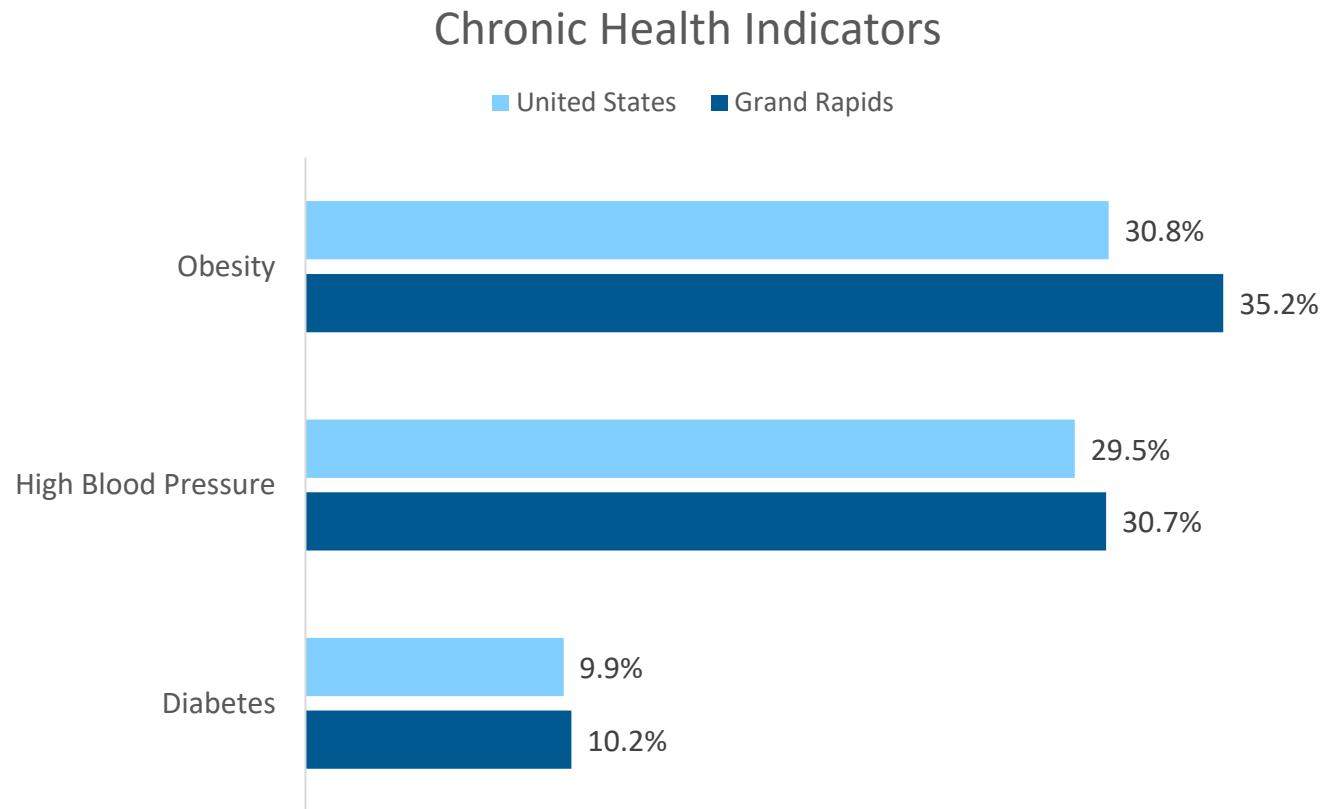
8% (52,600)
Kent County

10.4% (1,048,000)
Michigan

**Disability: a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. (US Census Bureau)*

Source: US Census Bureau

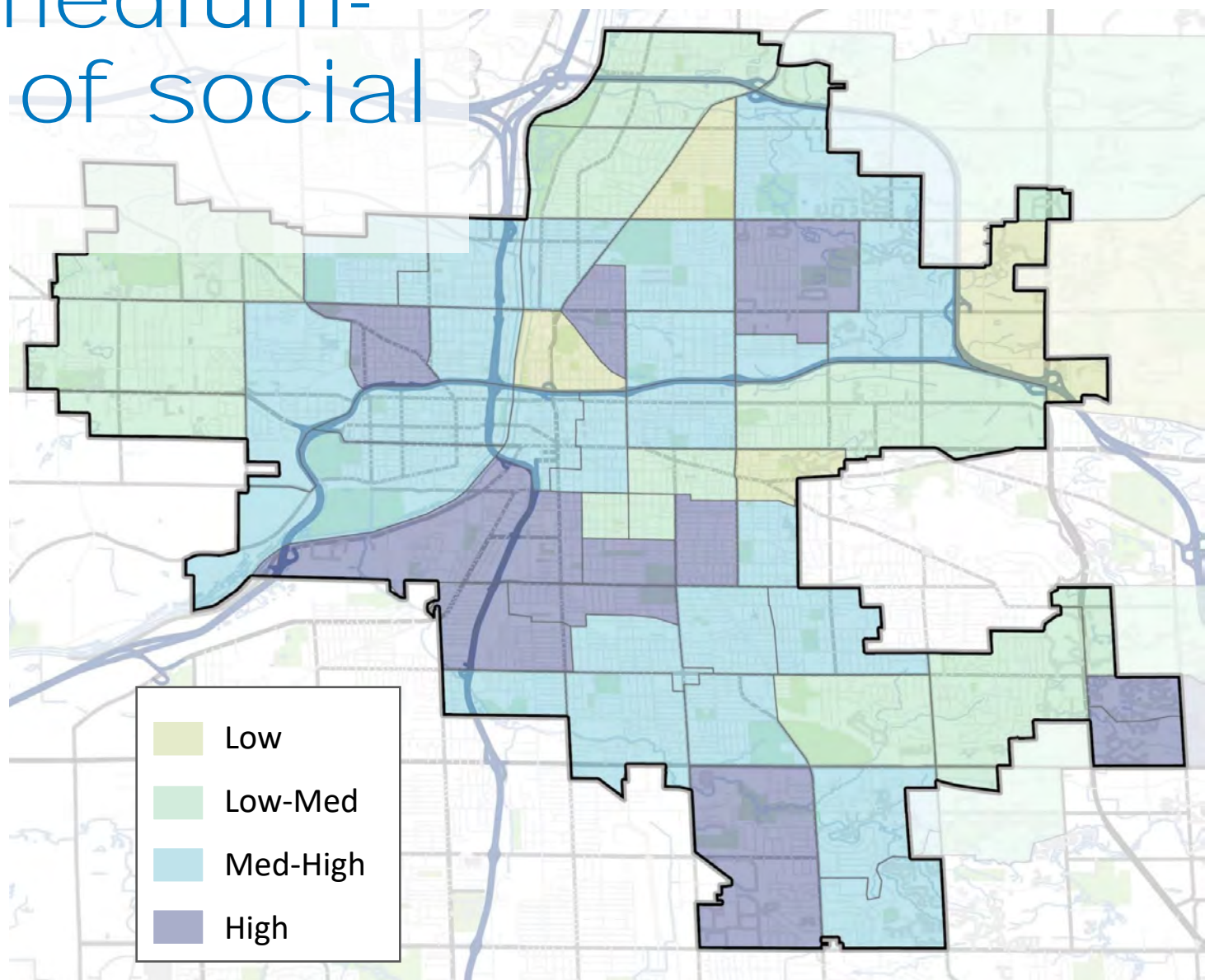
Grand Rapids falls below the nation in key health indicators.



- 37.2% of houses in Grand Rapids have a high level of potential lead risk, compared to 17.7% across the nation.
- Infant mortality rates have declined since 2010, from 9.0 to 7.4. Rates are on par with the county (6.7) and state (6.8).

66% considered medium-high to high level of social vulnerability.

- 23% at high level
- The degree to which a community responds to hazardous events points to social vulnerability.
- Overall vulnerability takes socioeconomic status, household characteristics, racial and ethnic minority status, and housing type and transportation into account
- Levels of vulnerability identified by census tract



Key Takeaways

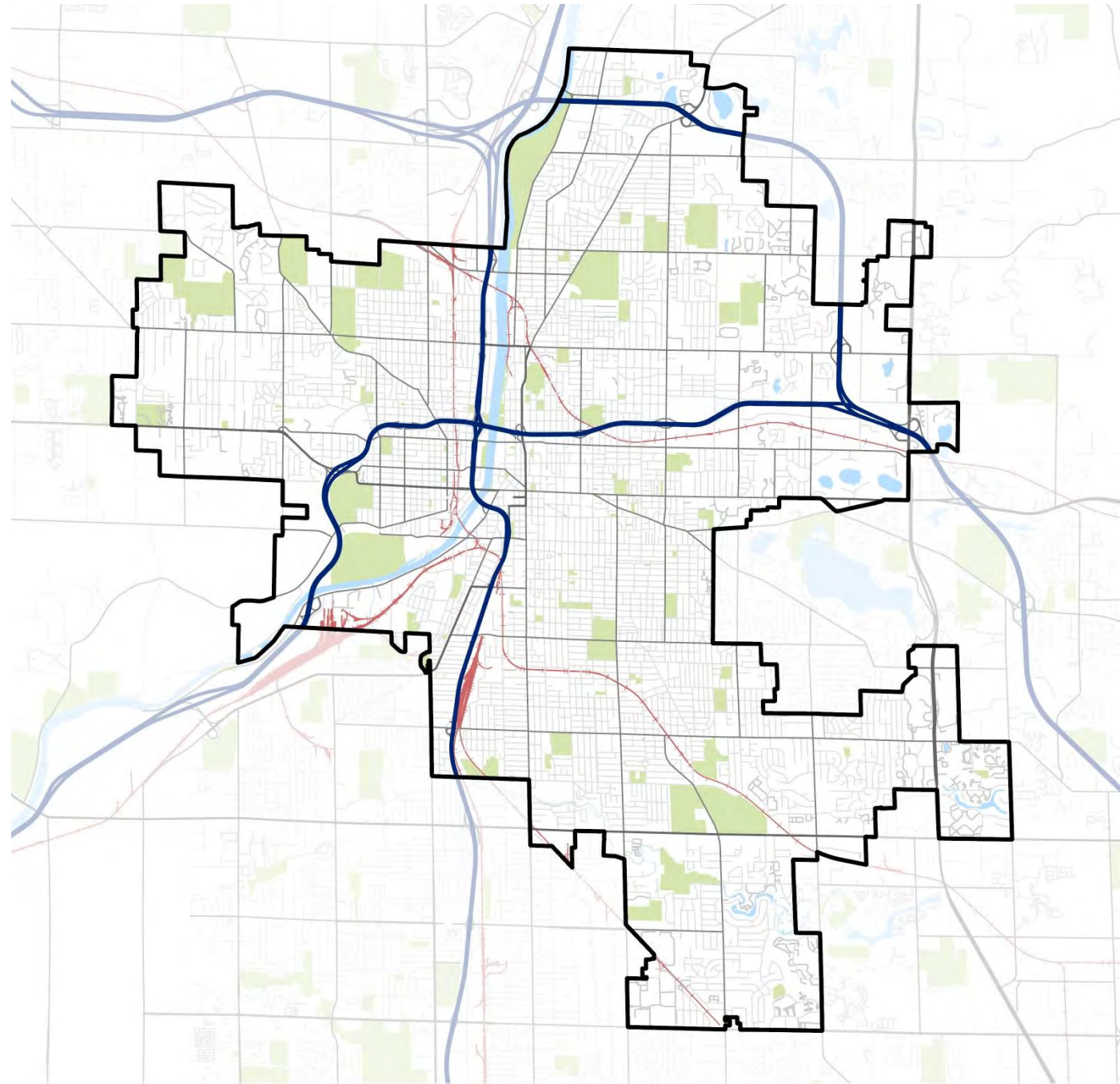
- Population has returned to (and slightly exceeded) the 2000 level, after a 5% decline during the early 2000s.
- Population may increase by 52,000 by 2045 if City maintains its 30% share of Kent County population growth.
- The city remains young and educated.
- Non-family households are growing.
- Diversity continues to increase.
- But minority groups lag in homeownership and other wealth indicators.

PLACE

Built environment, community characteristics, housing, and mobility /
transportation

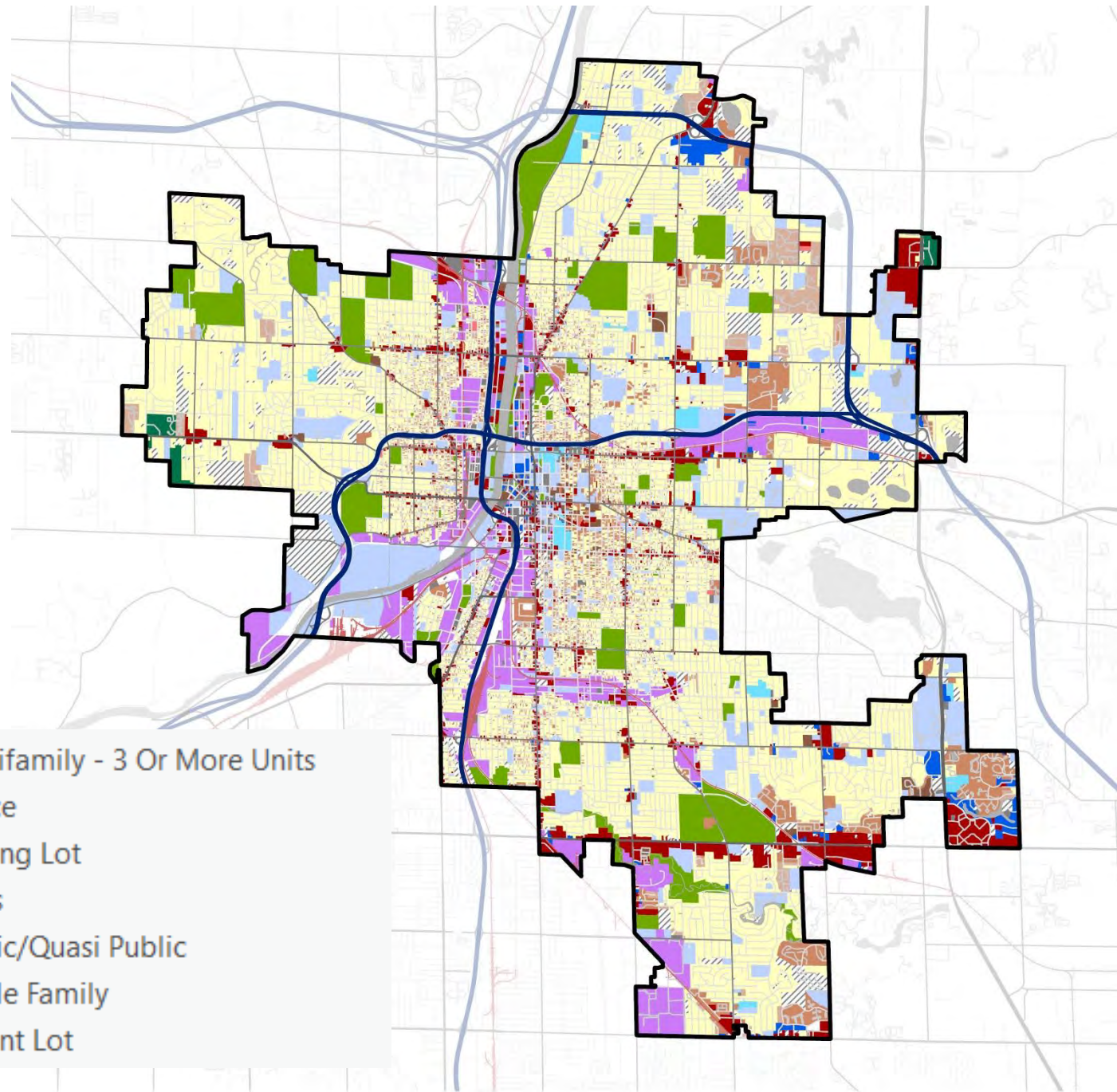
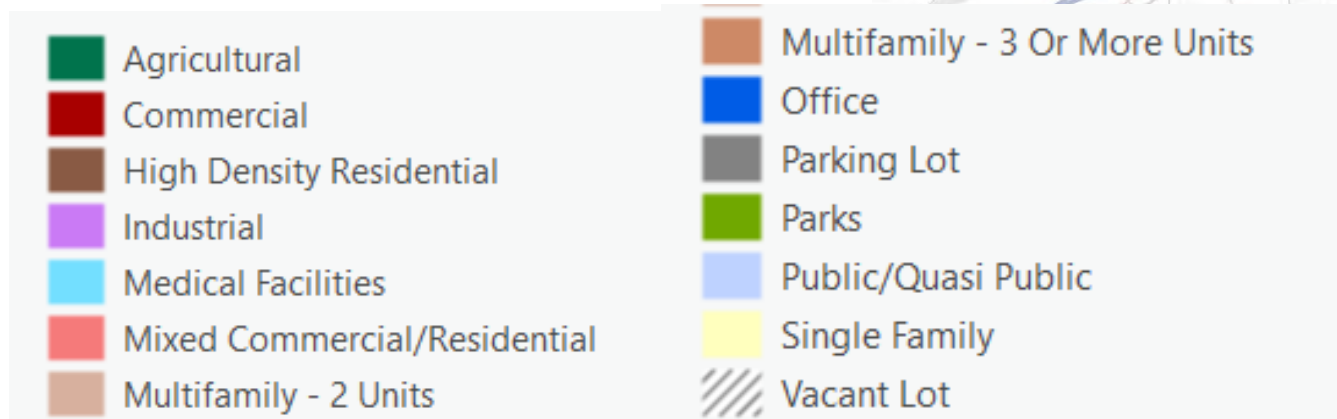
Grand Rapids is large in the state but small in the region.

- At approximately 45 square miles (29,000 acres), Grand Rapids is roughly 1/3 the size of Detroit.
- However, the City makes up only a small portion of the county's land area (five percent).



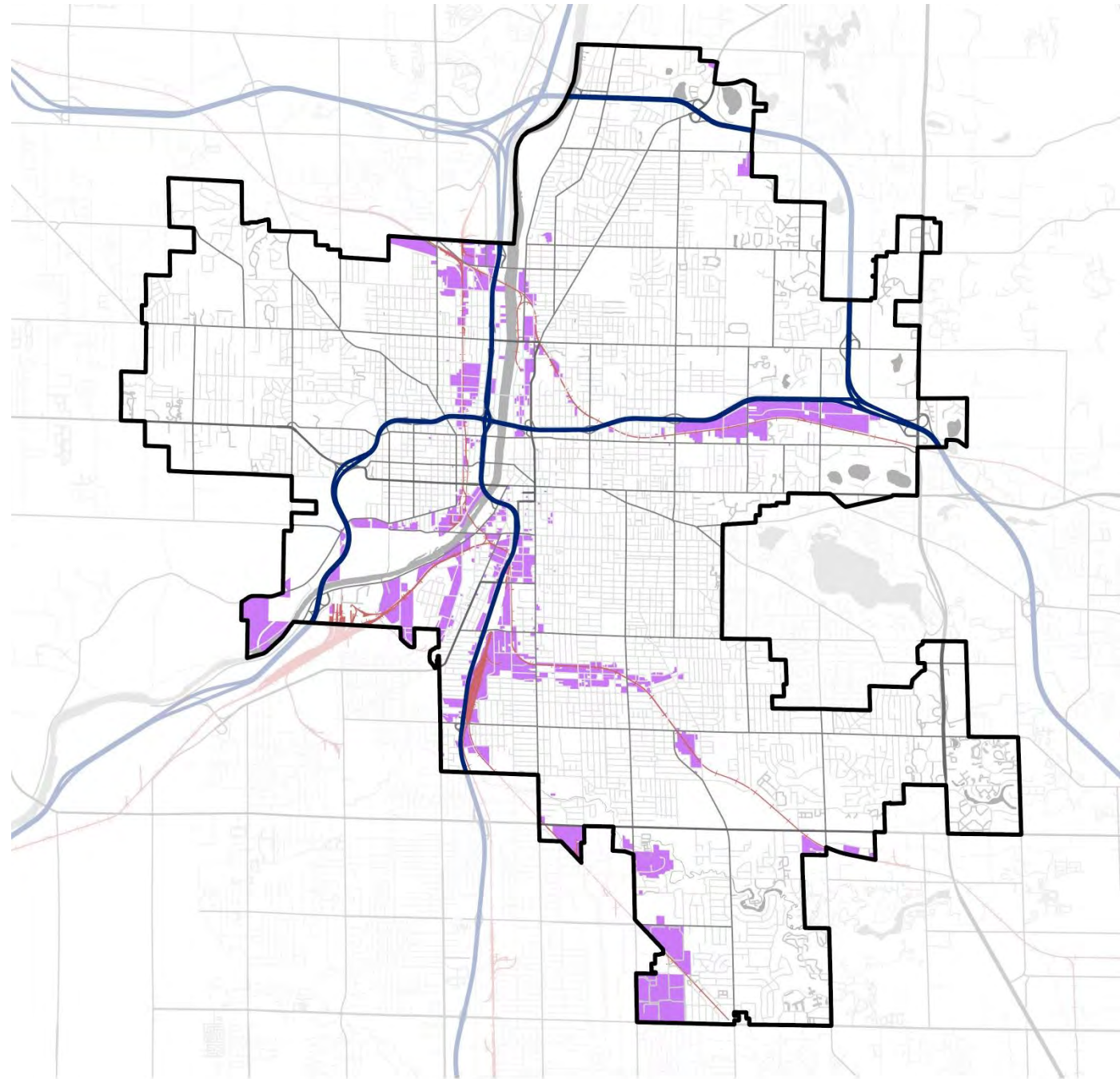
More than one third of the City is residential.

- 35 percent of the City is single-family which increases to 43 percent if you include two or more-unit structure
- Complementing neighborhoods and enhancing housing is an important piece of land use decisions



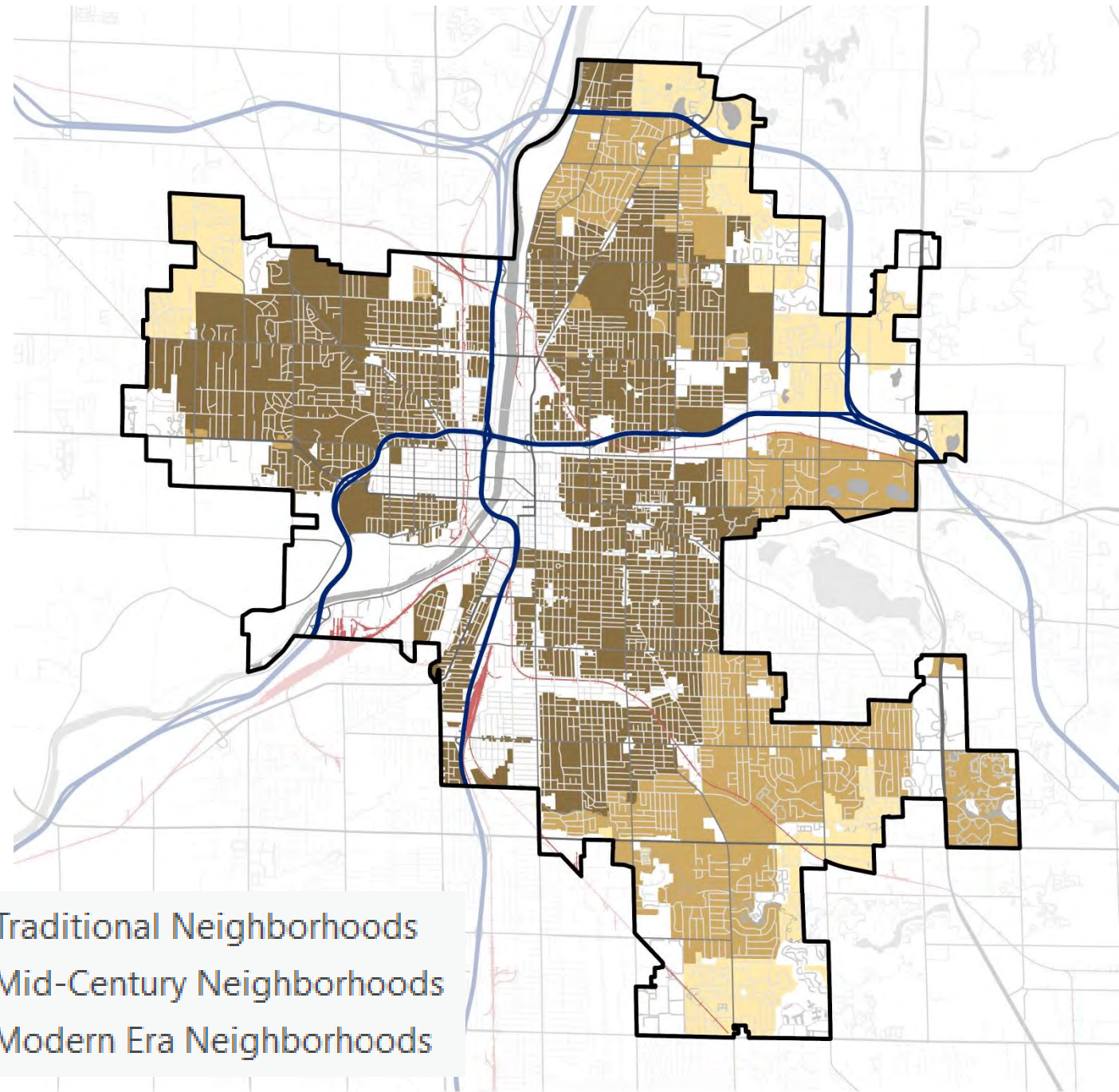
Industrial is integrated along key corridors.

- Industrial land today covers six percent (1,750 acres), primarily located along the river and major roadways
- These areas offer unique opportunities for future redevelopment
- With limited land availability, relocating industrial within the City would require careful consideration



Neighborhoods are defined by three unique types.

- The Zoning Ordinance, which regulates land use and development standards, defines three types of neighborhoods:
 - Traditional – dense, grid-pattern streets
 - Mid-Century – mostly grid-pattern with larger lots
 - Modern Era – large lots on curvilinear streets
- Special districts regulate land in areas such as downtown, the airport, etc.

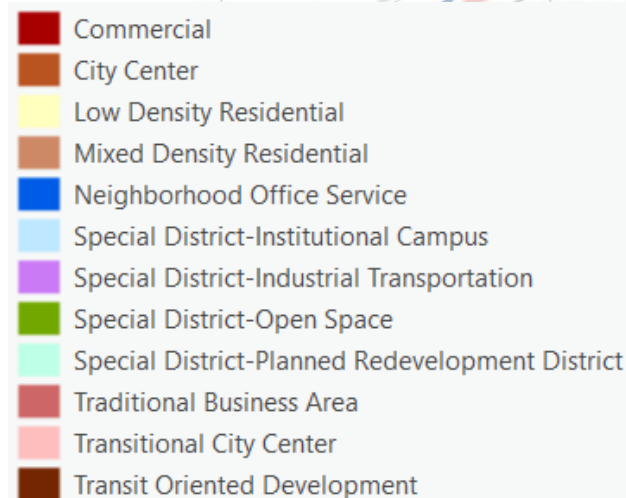


Seven zoning districts further outline regulations.

- Each neighborhood type allows for a variety of uses from mixed residential to office to commercial
- Aligning regulations with neighborhood types reinforces the importance of building strong communities with access to essential services

**Transit-oriented development (TOD) creates compact, mixed-use communities near transit where people enjoy easy access to jobs and services*

Source: City of Grand Rapids GIS

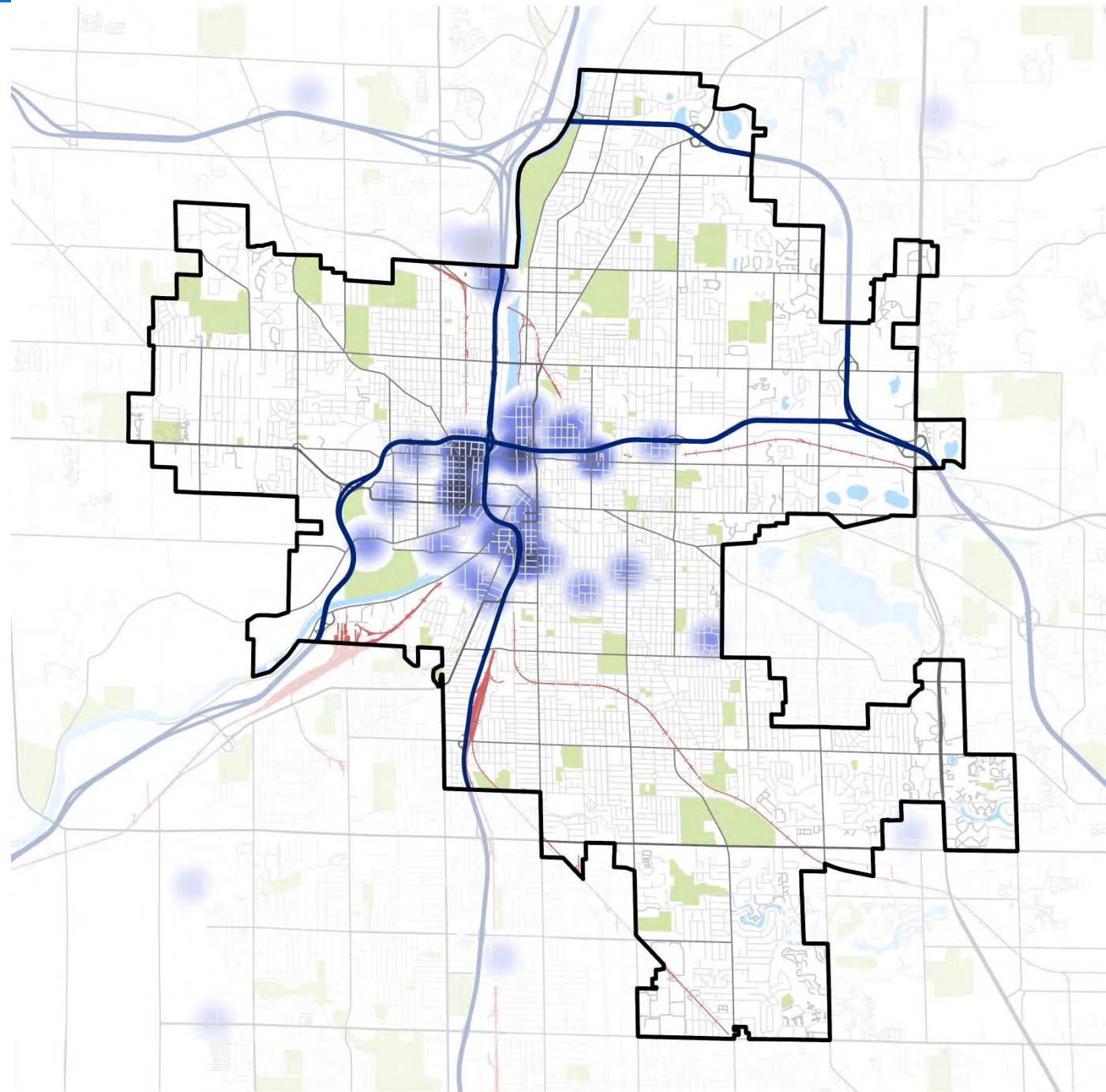


41 brownfield* sites exist in Grand Rapids today.

- This includes identified sites monitored by the EPA, many of which have received funding for remediation or redevelopment
- Majority are located near downtown or along the Grand River
- These may present unique environmental factors for redevelopment

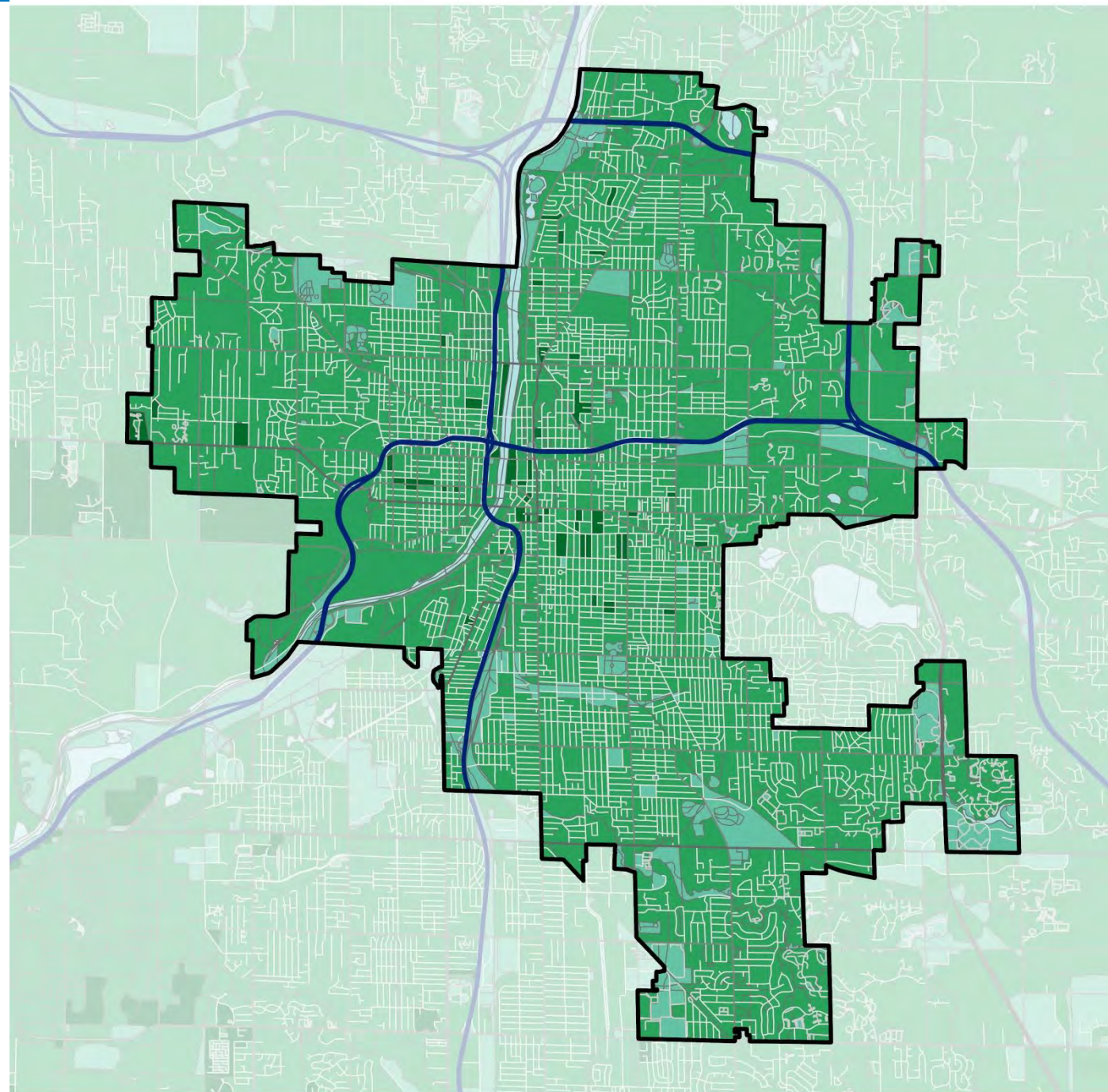
**A former industrial or commercial site where future use is affected by real or perceived environmental contamination.*

Source: City of Grand Rapids GIS, Michigan EGLE



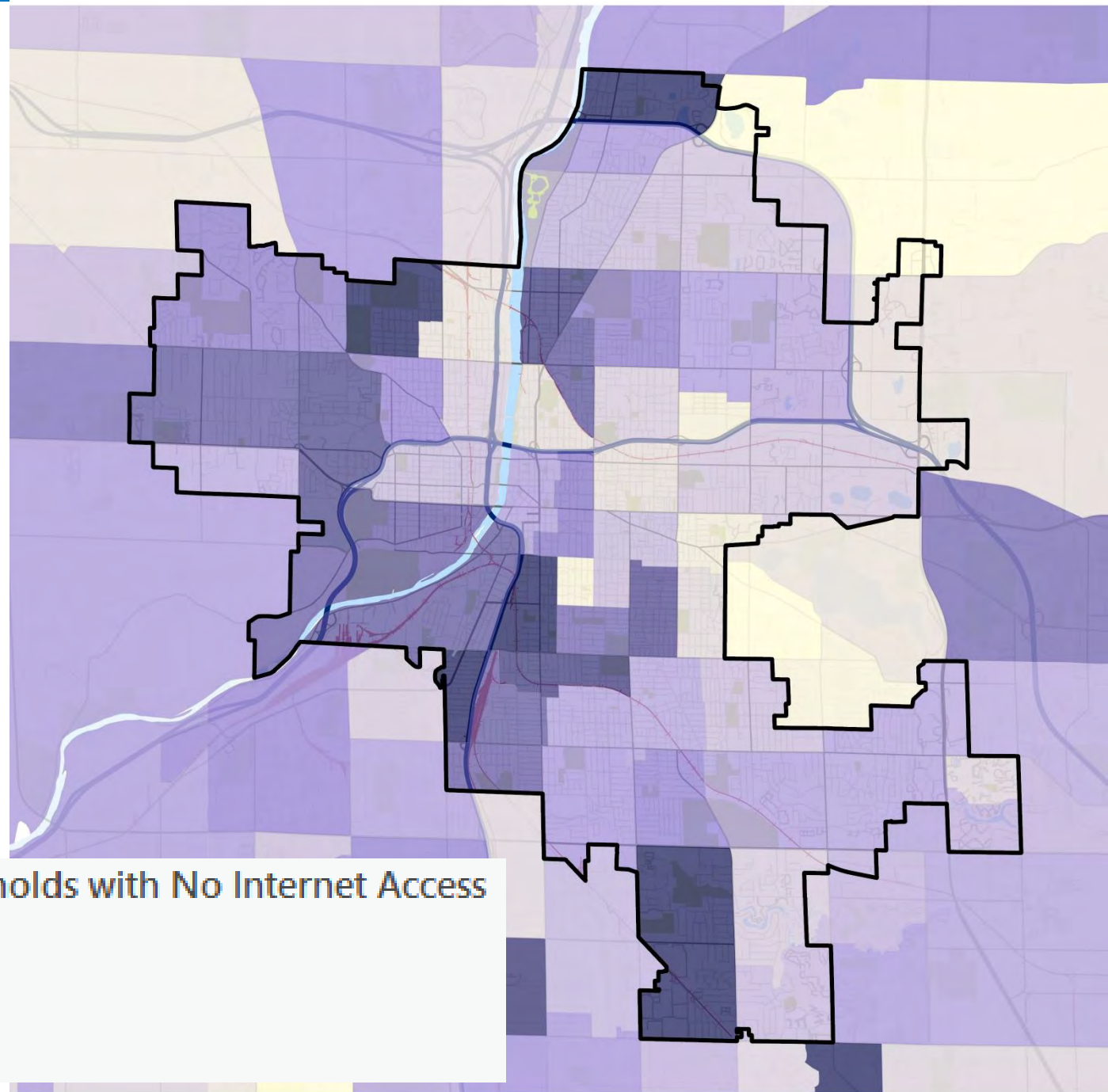
City has a range of internet providers.

- Grand Rapids has access to more than one internet provider, with some areas having more than five options
- This offers the opportunity for neighborhoods and businesses to connect to high-speed internet



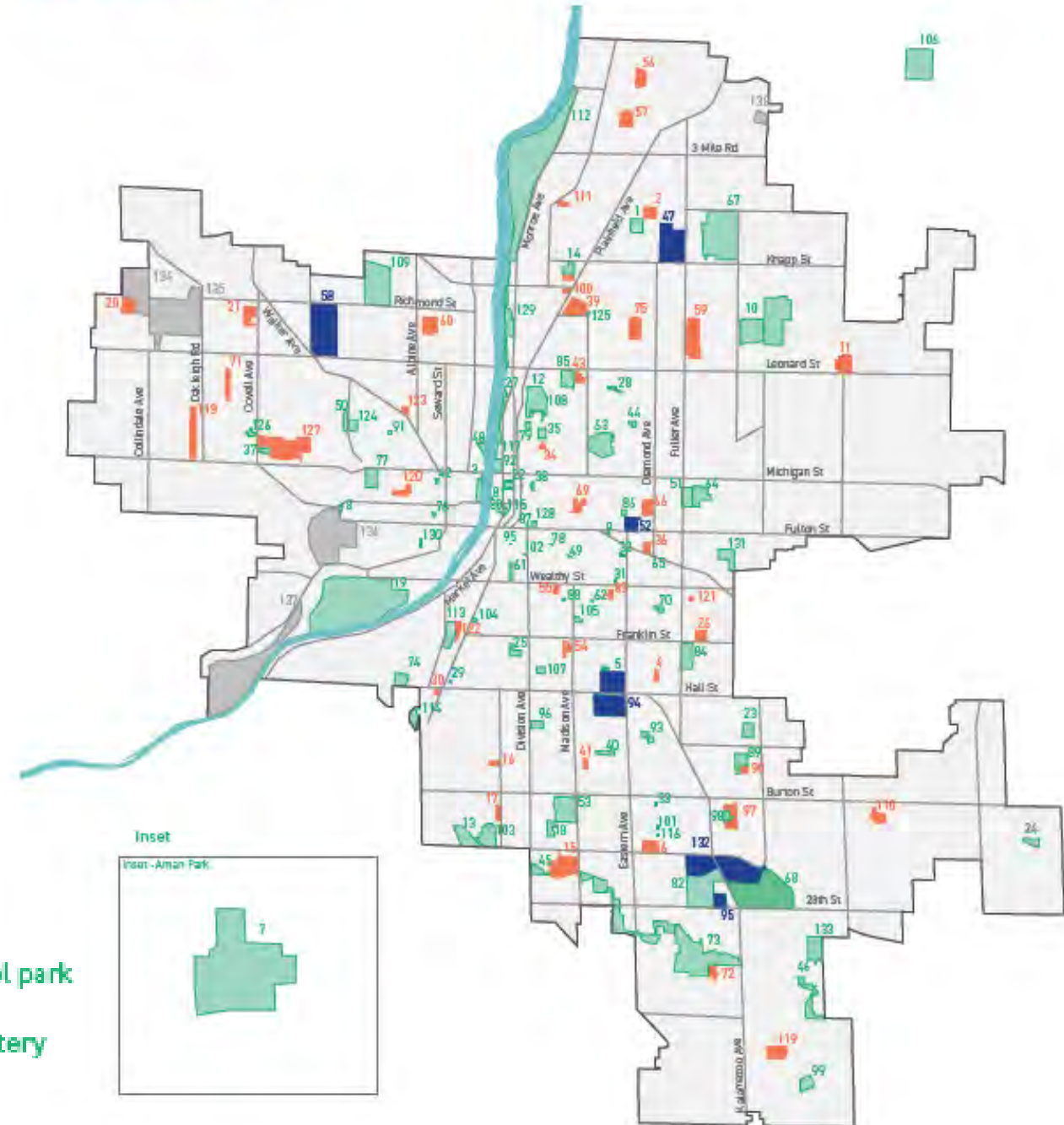
However, access varies across the City.

- Census tracts in the southwest and along outer edges of the city have a larger percentage of households with no internet access
- With multiple providers and service offered across the City, many of these areas face other challenges for accessing internet such as cost



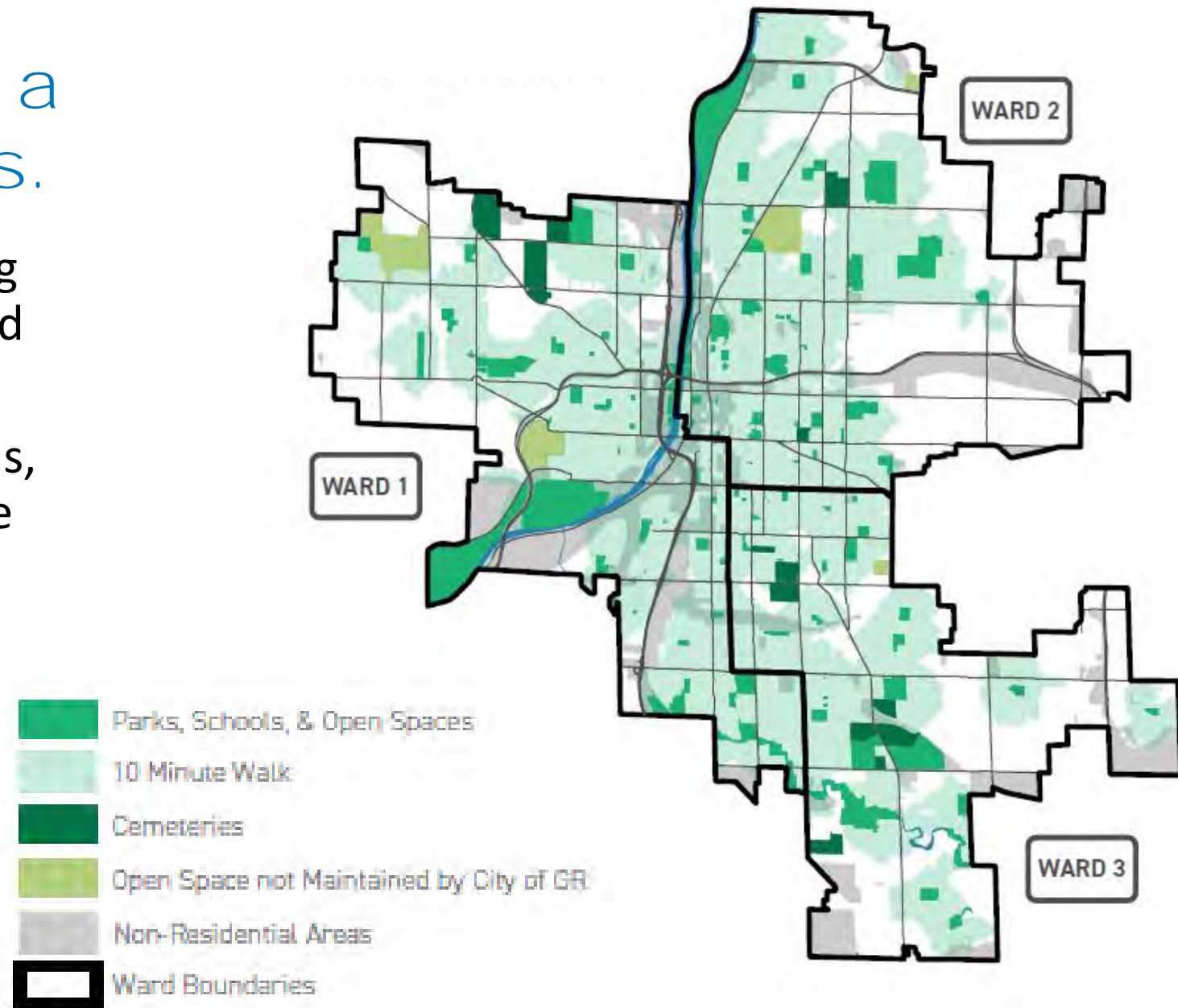
Grand Rapids has over 130 distinct open spaces.

- Ranging from parks to golf courses to cemeteries, the City contains a variety of natural and recreational areas
- Almost 2,000 acres or seven percent of all land in the City is maintained park space
- Grand Rapids currently has 7.7 accessible acres per 1,000 residents, compared to the national average of 8.9 acres per 1,000 residents



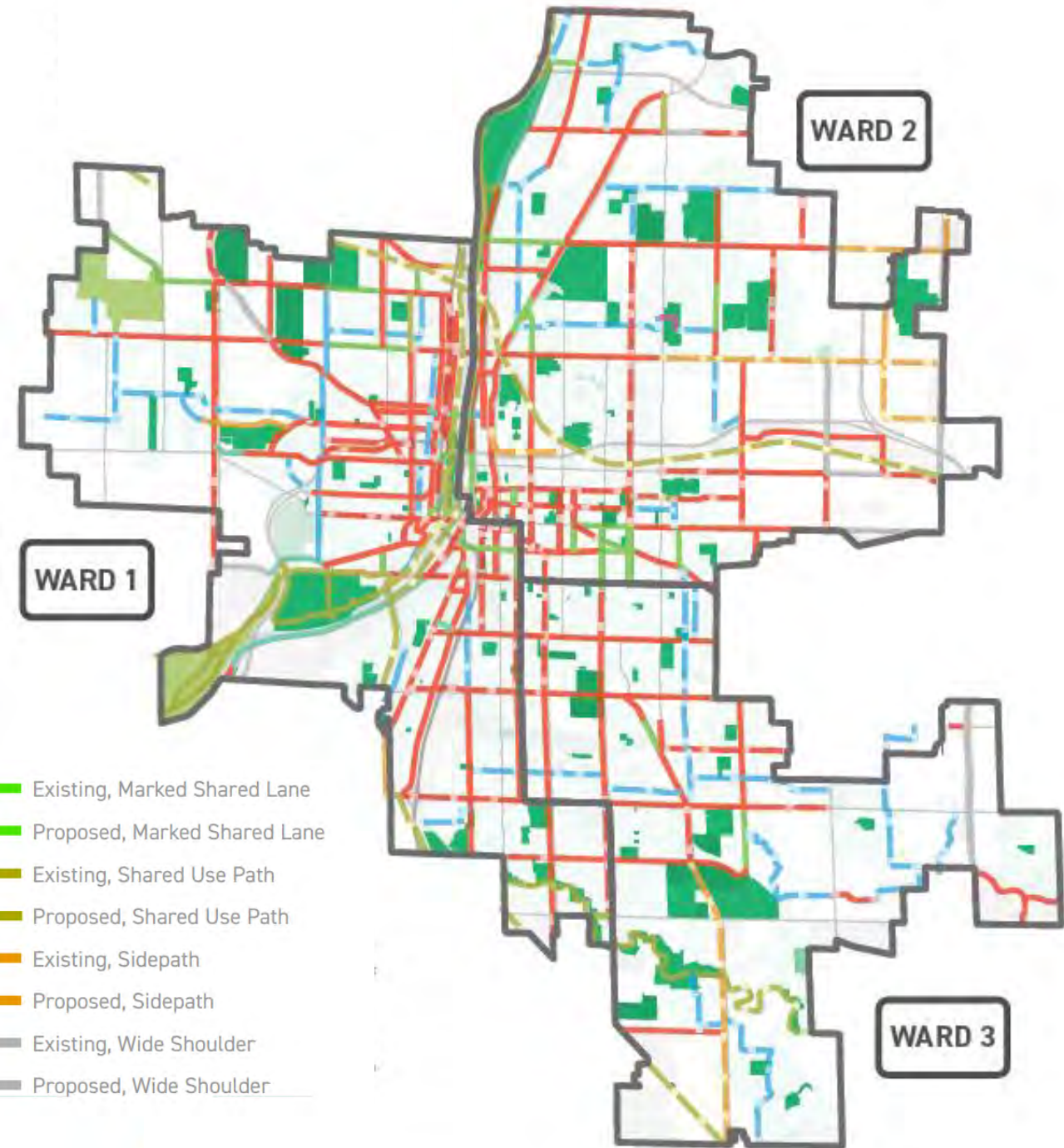
80 percent of residents are within a 10 min walk to parks.

- Most residents are within walking distance to either a neighborhood or city park
- This includes public parks, schools, and open spaces available for use by the public



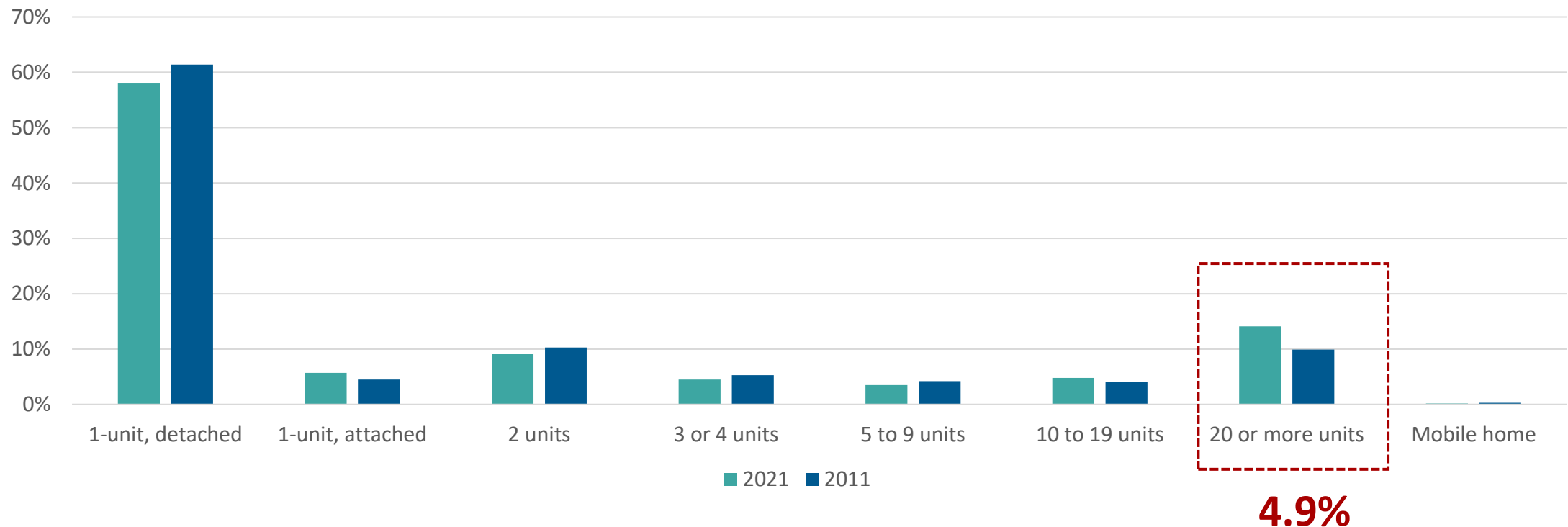
The City has a broad trail network.

- Trails and bike paths are provided throughout the City, with many plans to close gaps and complete the network
- Majority of neighborhoods have direct connection to a trail system, both locally and throughout the City

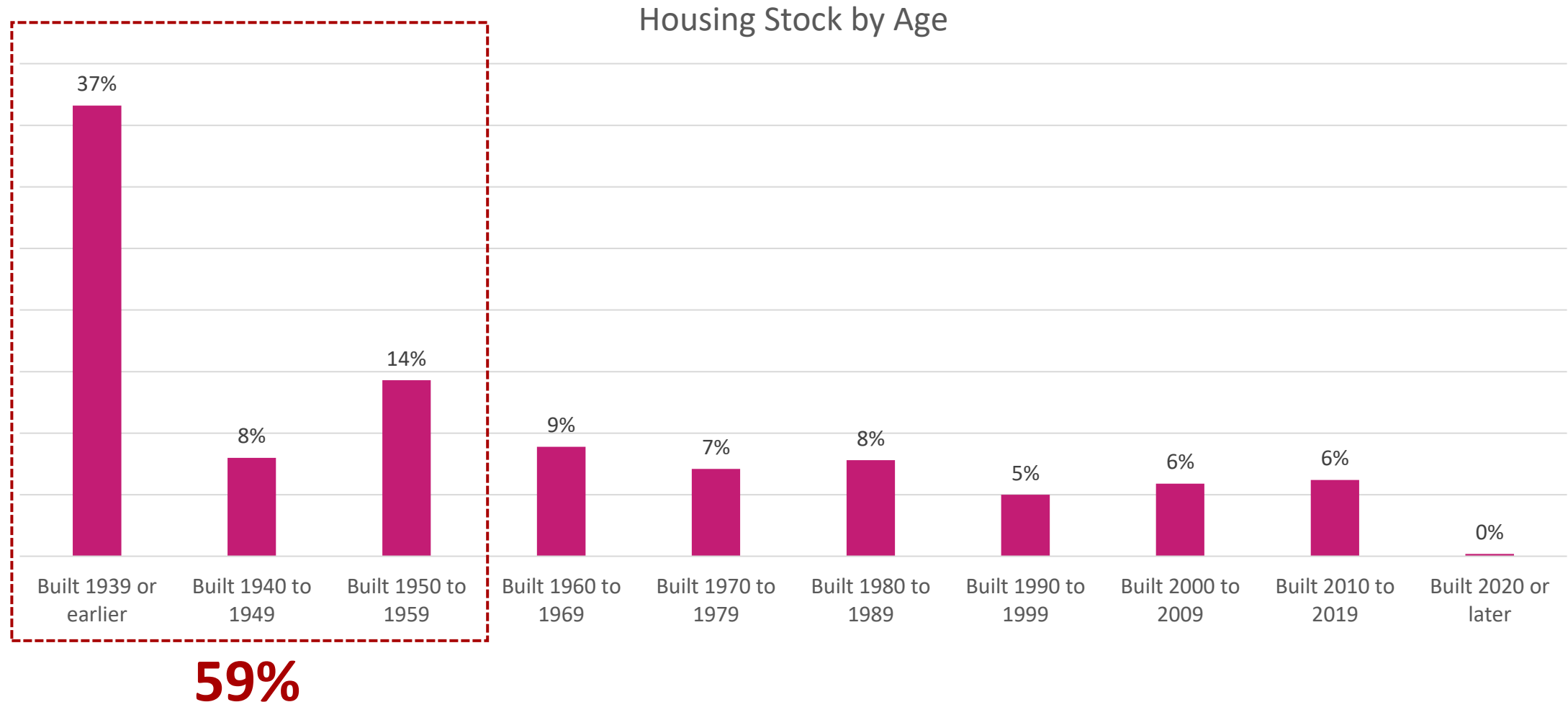


Large apartment complexes increased the most since 2011.

Housing Structure by Type
2021 vs 2011

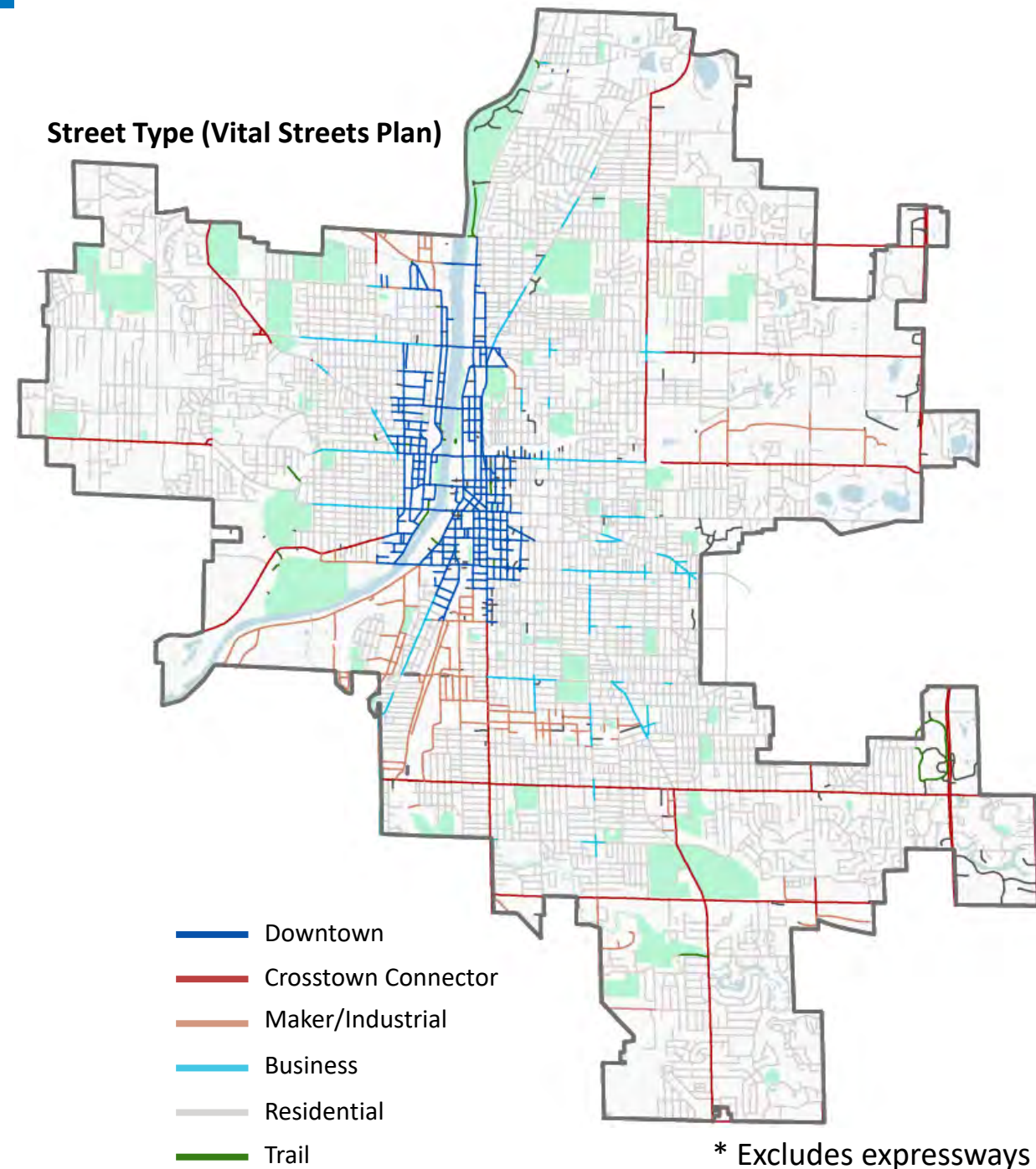
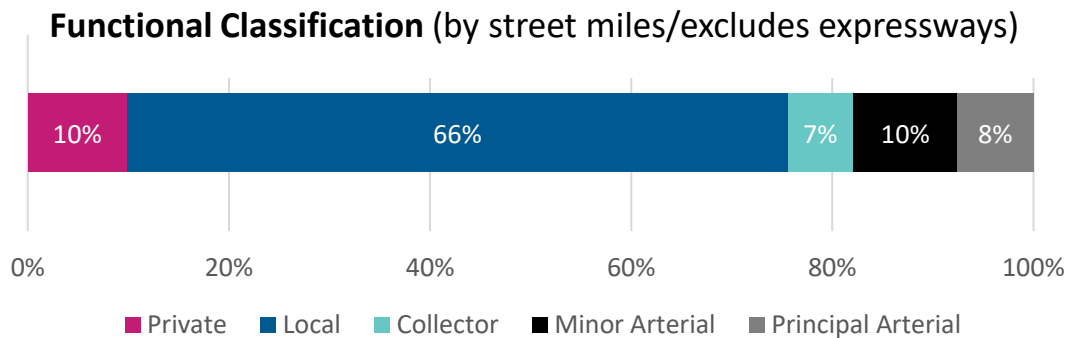


Much of the city's housing stock was built prior to 1960.



Most Grand Rapids roads are local streets, but many have high speed limits.

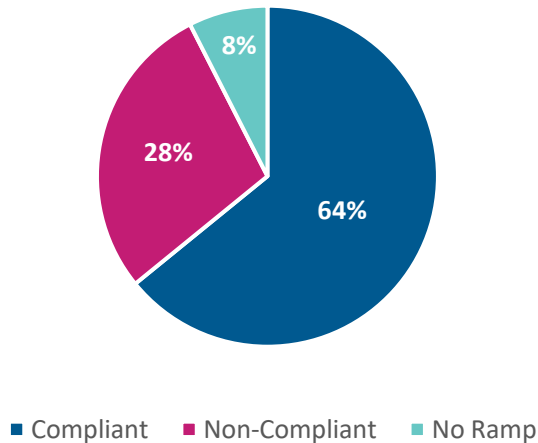
- Over 720 miles of streets*, two thirds are local streets
- 20% of streets are 25 MPH, 15% of local streets are 25 MPH
- Local street speeds are generally low due to frequent movement of pedestrians and children



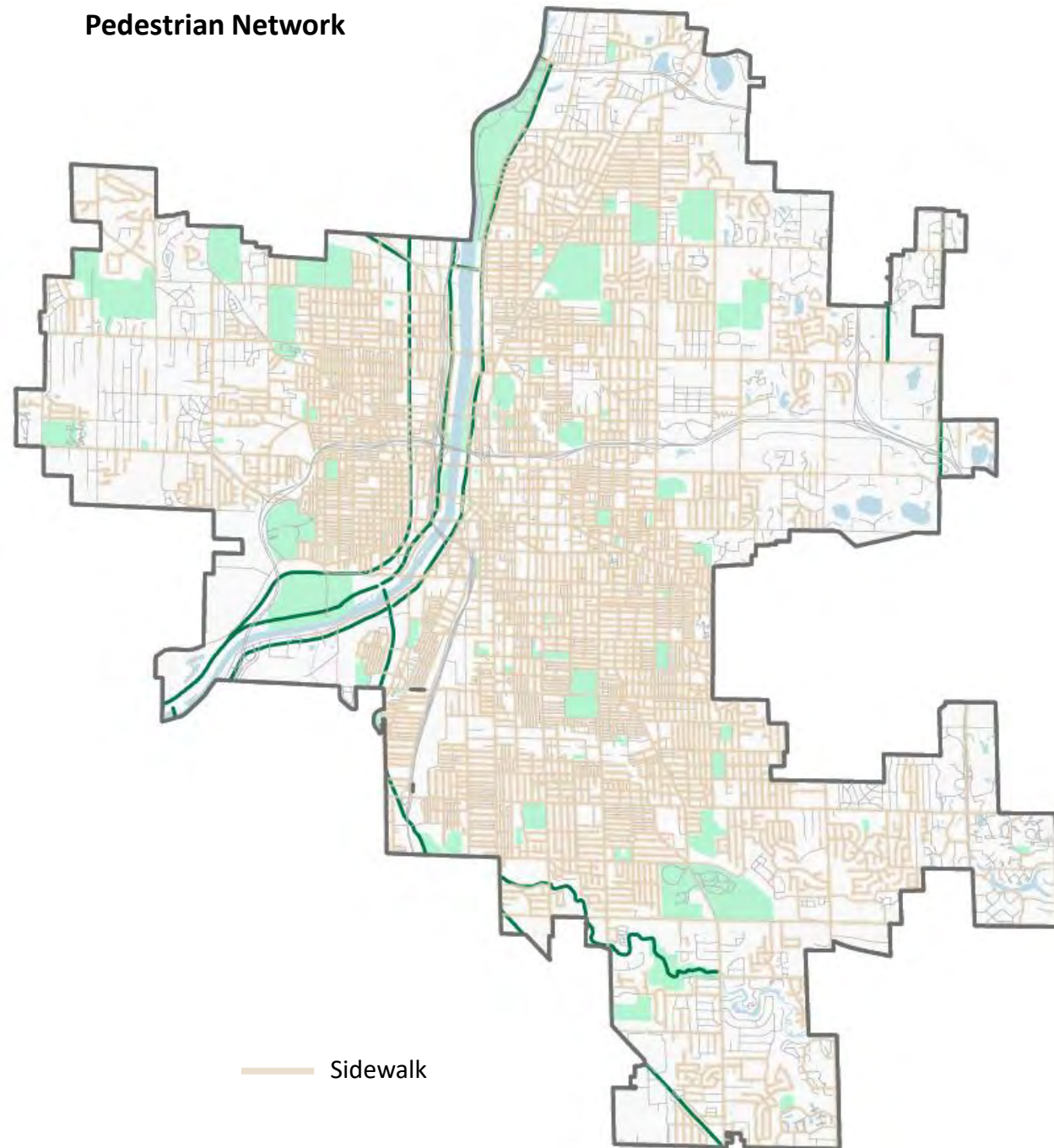
Grand Rapids has a vast pedestrian network.

- Nearly 900 miles of sidewalks
- Over 6,000 street crossings
- Only 2/3 of sidewalk ramps are ADA accessible (out of 15,000)

Sidewalk Ramps ADA Compliance

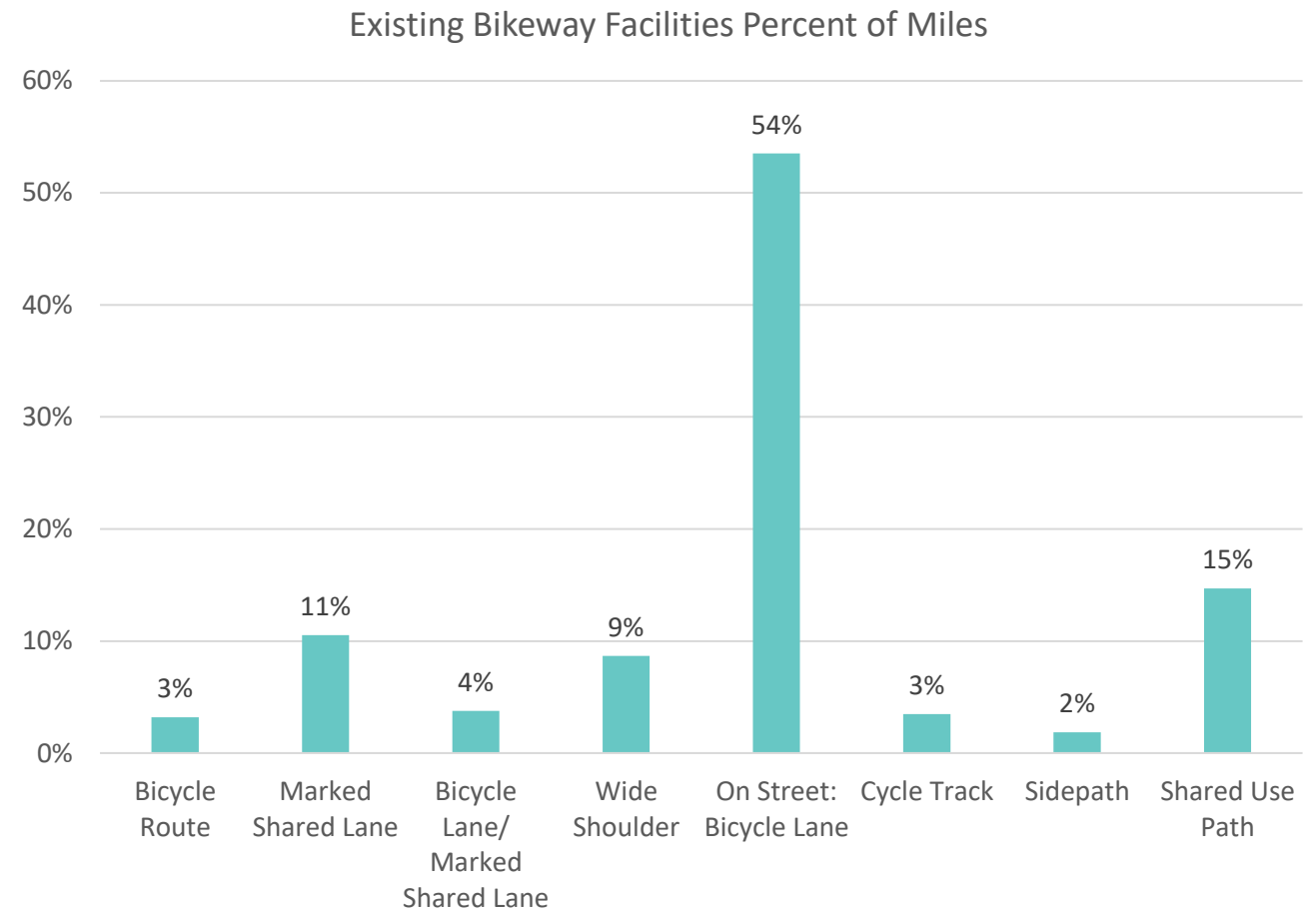


Pedestrian Network



The majority of existing bikeways are on-street.

- Over 115 miles of existing bikeways and 90 additional miles planned
- Vital Streets Plan emphasizes bicyclists as modal priority on over 165 miles of street
- Differentiates between two types of cyclist, with different needs and demands
 - Bicycle Community Emphasis, 95 miles (connect to local destinations)
 - Bicycle Commuter Emphasis, 70 miles (longer distance connections)



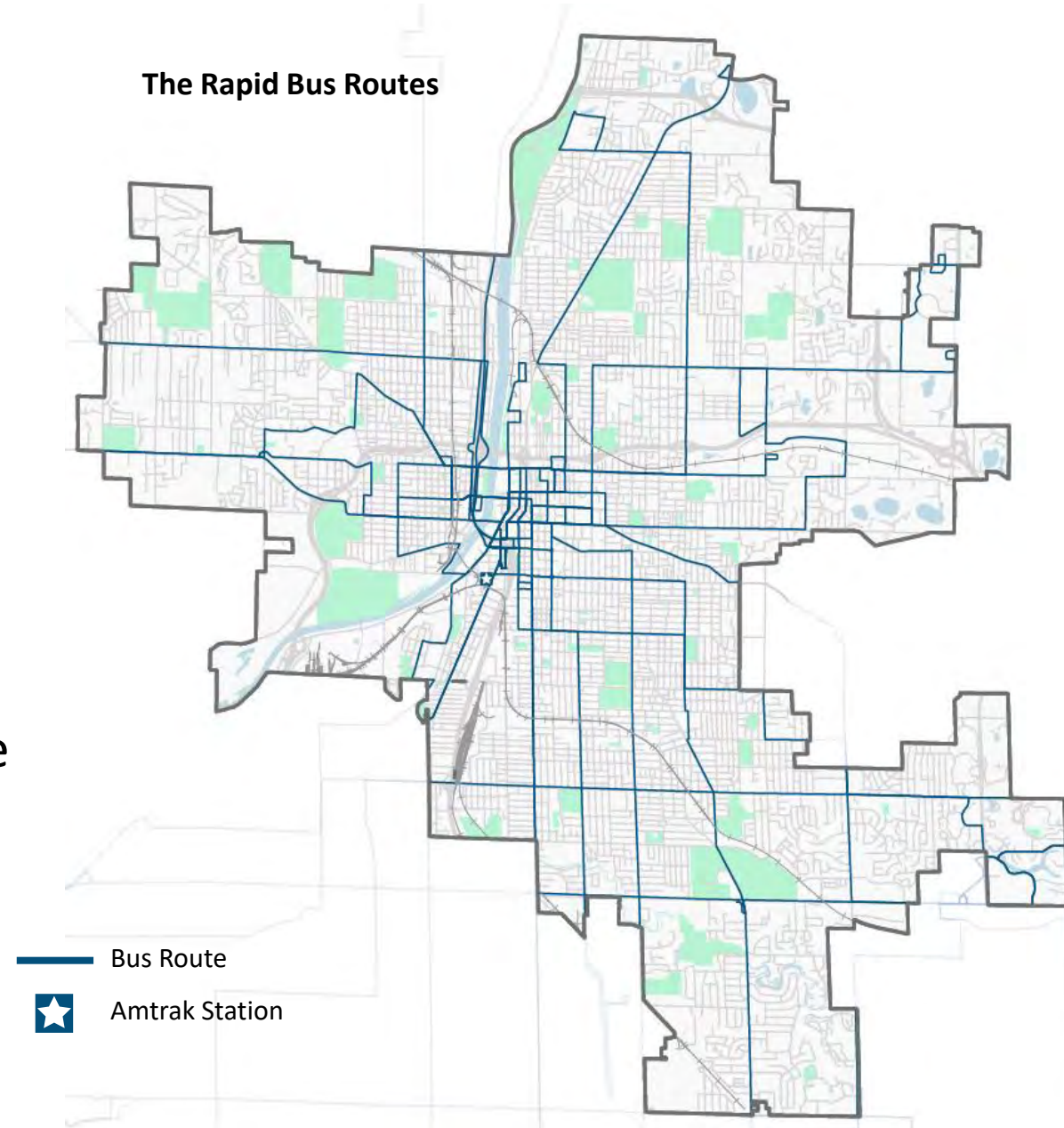
The Rapid ridership is trending in a positive direction after decreasing during the pandemic.

- In 2022, The Rapid published its Climate Action Plan for a sustainable future.
- The Rapid is encouraging ridership through:
 - Laker Line – connecting GVSU students from Allendale to downtown campuses
 - 8 corridors with all day 15-minute service
 - Installing new bus shelters

Bus Stops with the most activity (boarding + disembark):

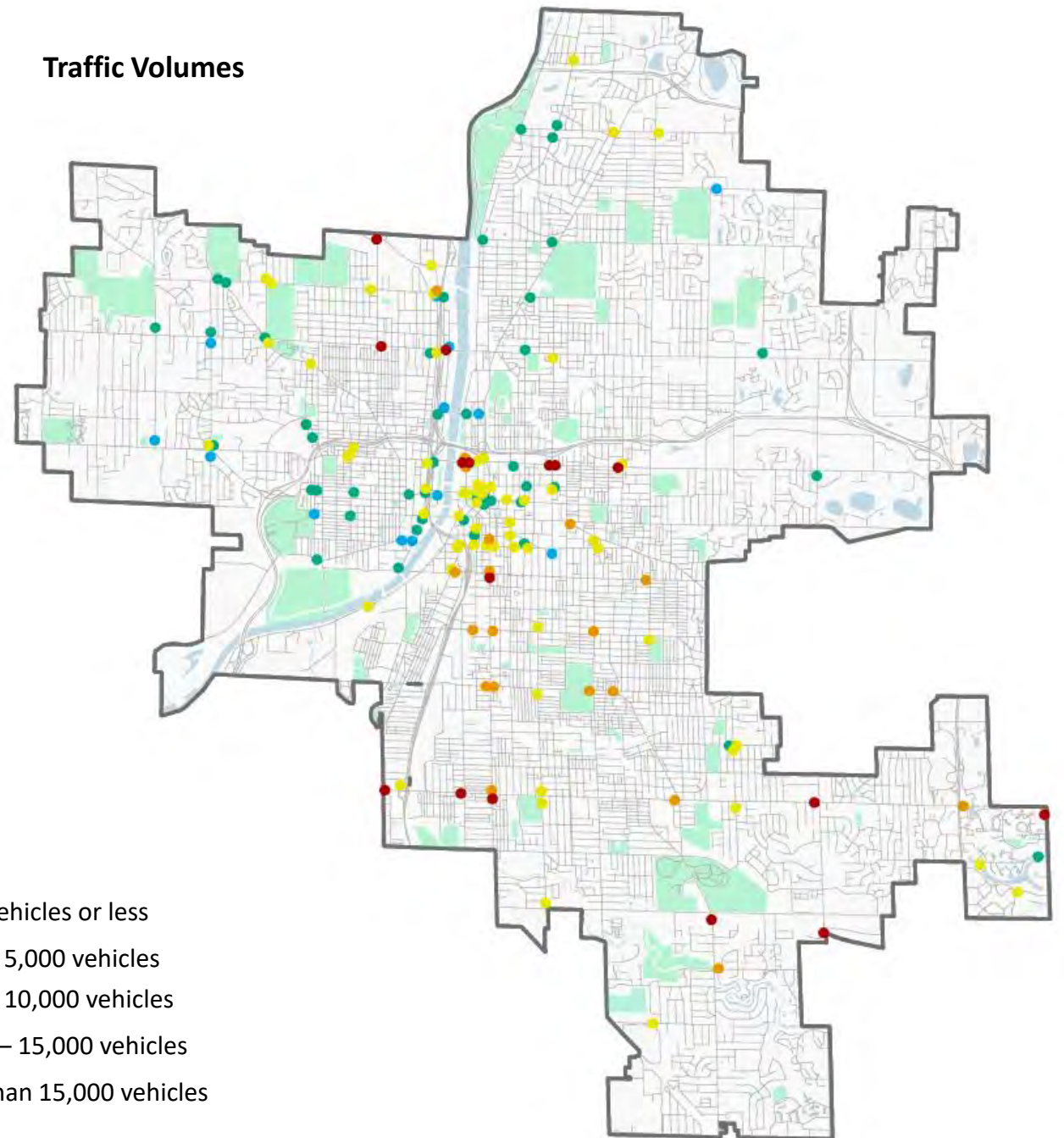
1. Grand Valley State University Pew Campus (Front Ave)
2. Grand Rapids Community College DeVos Campus (Fulton Ave)
3. Rapid Central Station (Cesar Chavez Ave)
4. Grand Rapids Public Library

Source: *The Rapid*

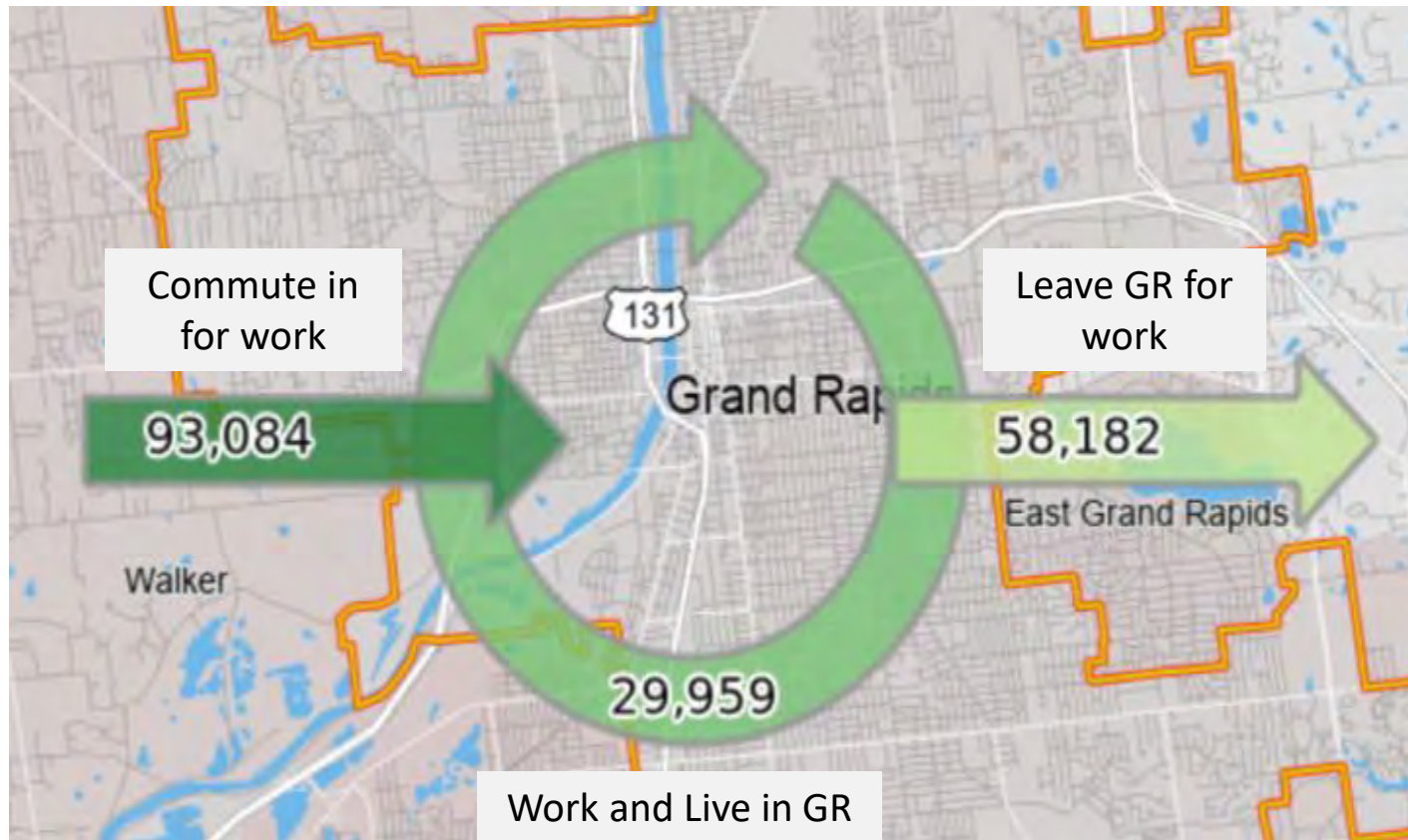


Most residents drive to work.

- Only 3% of residents walk or bike to work.

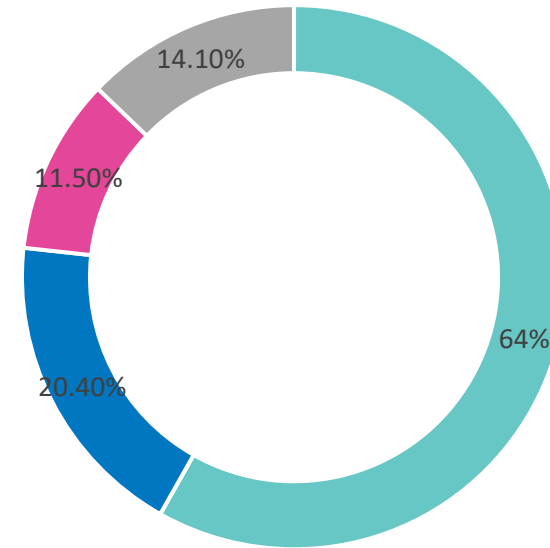


Grand Rapids attracts many workers from outside the city.



Most residents work close to home.

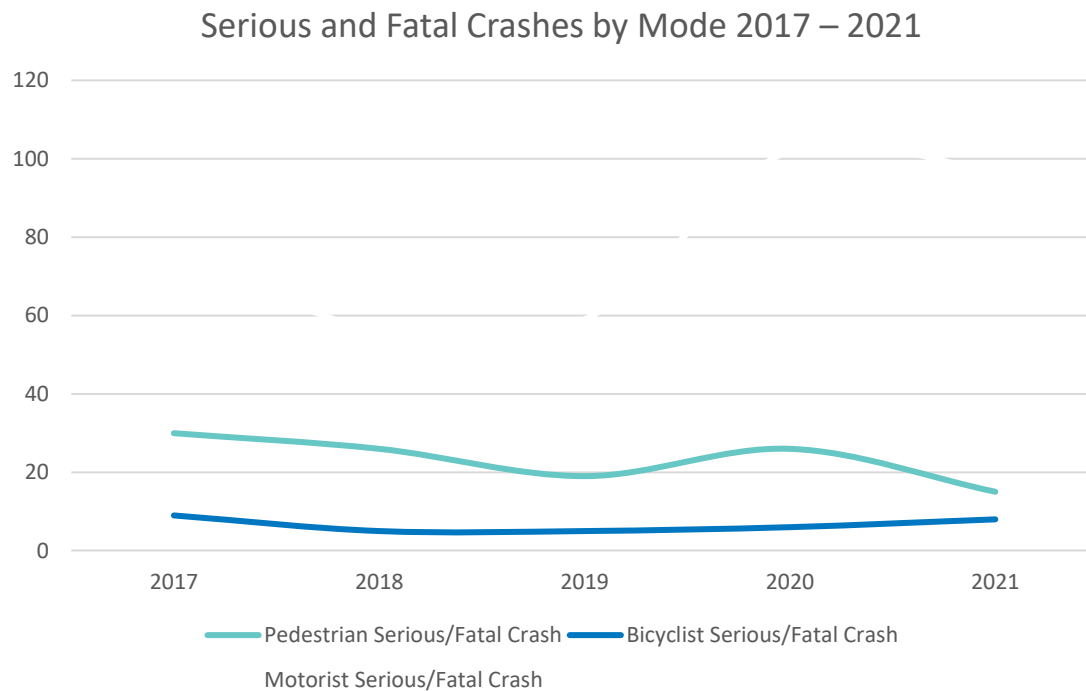
- 75% of residents have a commute less than 30 minutes.
- 14.5% commute more than 50 miles to work, down from 17% in 2009.



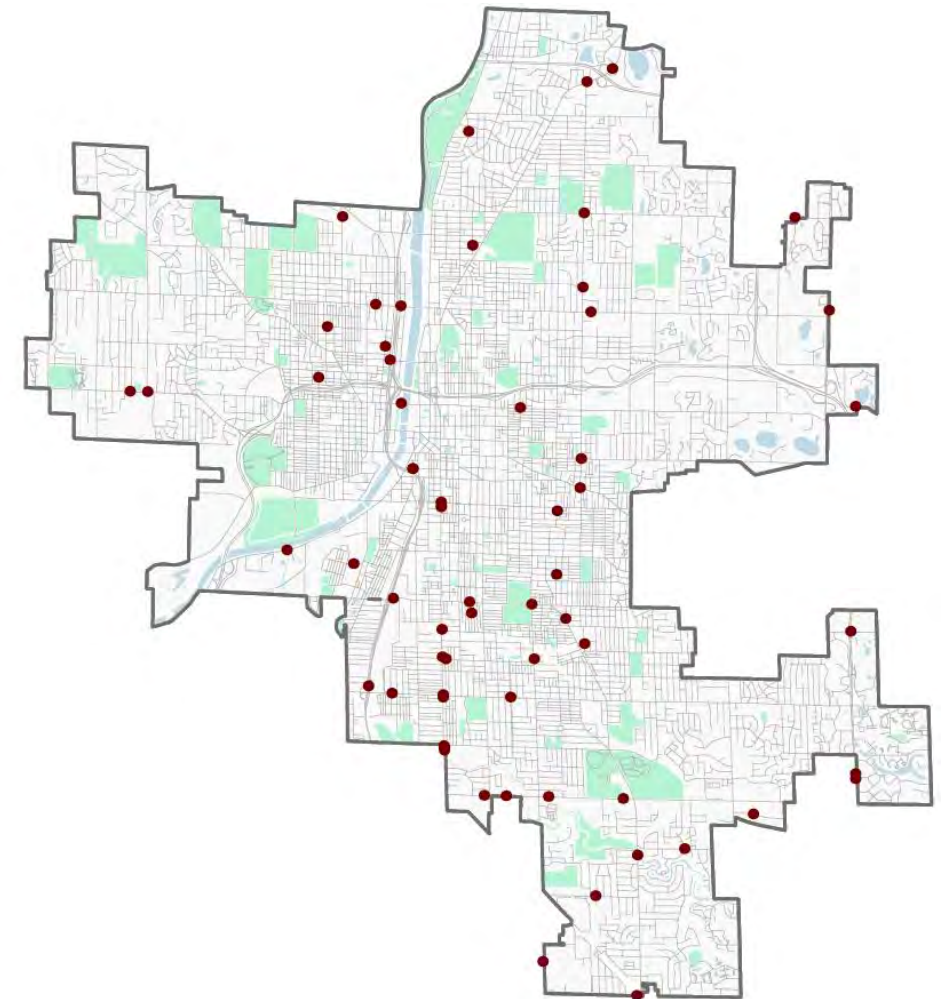
■ Less than 10 miles ■ 10 - 24 miles ■ 25 - 50 miles ■ Greater than 50 miles

Serious injury crashes increased during the COVID-19 pandemic.

- From 2017 to 2021, 61 people were killed in traffic crashes and 479 people suffered serious injuries in traffic crashes.



Fatal Crashes (2017 – 2021)



Key Takeaways

- More than a third of the City is residential, emphasizing the importance of neighborhood character.
- 80 percent of residents are within a 10-minute walk to open spaces.
- More than half of the City's housing stock was built before 1960.
- The City has a vast pedestrian network of over 900 miles of sidewalk.
- Most residents work close to home with over 80 percent traveling less than 24 miles to work.

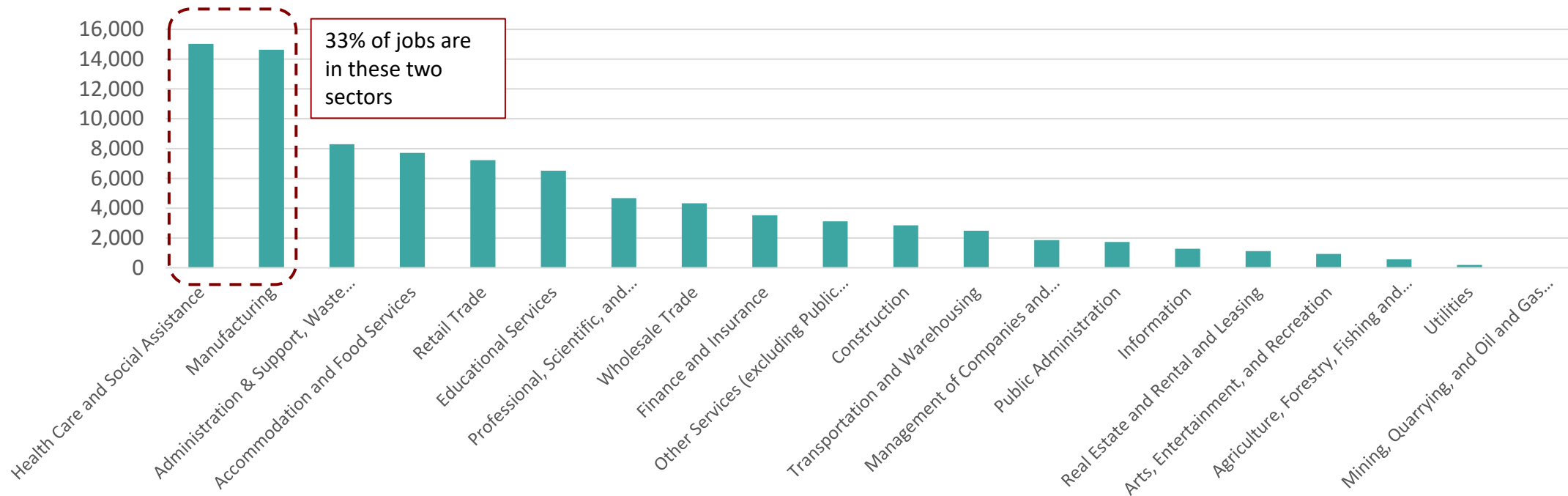
PROSPERITY

Economy, employment, personal prosperity

The City of Grand Rapids hosts more fulltime jobs than in 2009.

- 88,000 jobs in 2019, 25% (18,000) more than in 2009
- There may be another 7,600 self-employed individuals

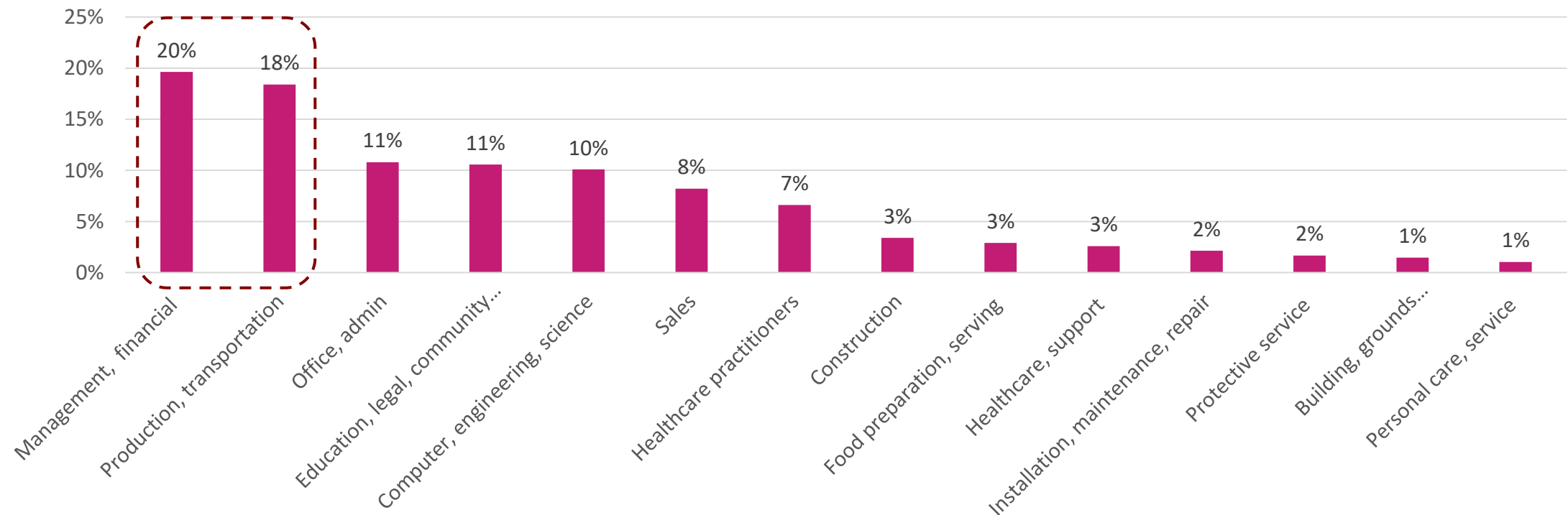
Primary Employment in Grand Rapids By Industry 2019



Source: OntheMap primary employment by sector
Self employed calculated from ACS Table S2405

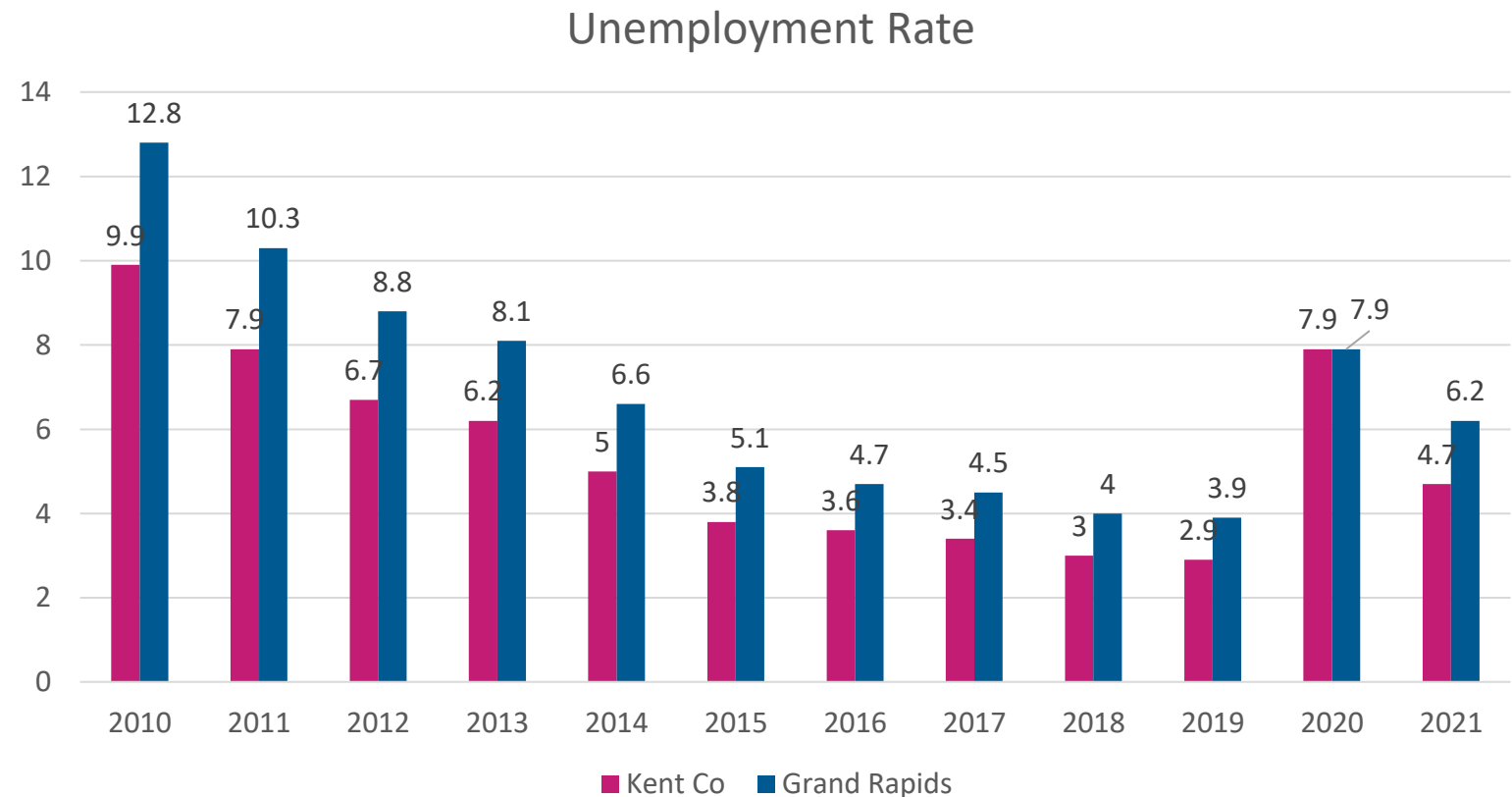
Nearly 40% of Grand Rapid residents are either in management occupations or work in production or logistics occupations.

Occupational Distribution Grand Rapid Residents
2021 ACS



Grand Rapids has a higher rate of unemployment than the county.

- Grand Rapids unemployment rate is 30% higher, on average, than Kent County
- Unemployment decreased by 21.5% between 2020 and 2021



Grand Rapids-Wyoming is 9th among US large metros for small business employment.

- Over half of Grand Rapids workers (50.4%) were employed by small businesses in 2020
- 19,092 small businesses in 2020
- 7.6% self employed people slightly smaller than the county (8.4%) overall

Top 10 Cities for Small Business Employment

1. New Orleans-Metairie, Louisiana
2. Miami-Fort Lauderdale-West Palm Beach, Florida
3. Oklahoma City, Oklahoma
4. Providence-Warwick, Rhode Island-Massachusetts
5. New York-Newark-Jersey City, New York-New Jersey-Pennsylvania
6. Los Angeles-Long Beach-Anaheim, California
7. Portland-Vancouver-Hillsboro, Oregon-Washington
8. Buffalo-Cheektowaga-Niagara Falls, New York
9. **Grand Rapids-Wyoming, Michigan**
10. San Francisco-Oakland-Hayward, California

Small business defined by Census Bureau as those firms having fewer than 500 employees.

Sources: US Census Bureau

Grand Rapids workforce has become increasingly more diverse.

Workforce Characteristic %	2019	2009
White, alone	77%	81%
Black or African American alone	17.4%	14.9%
American Indian and Alaska Native alone	0.7%	0.5%
Asian alone	2.4%	2.0%
Native Hawaiian and Other Pacific Islander alone	0.1%	0.1%
Two or More Races	2.4%	3.2%
Hispanic or Latino	11.0%	8.3%
Male	50.5%	48.5%
Female	49.5%	51.3%

Grand Rapids is closing the income gap with the county.

- Median income in Grand Rapids in 2020 was \$51,333
- In 2010, the median income of the City was 40% lower than the County
- In 2021, the median income of the City was 20% lower than the County

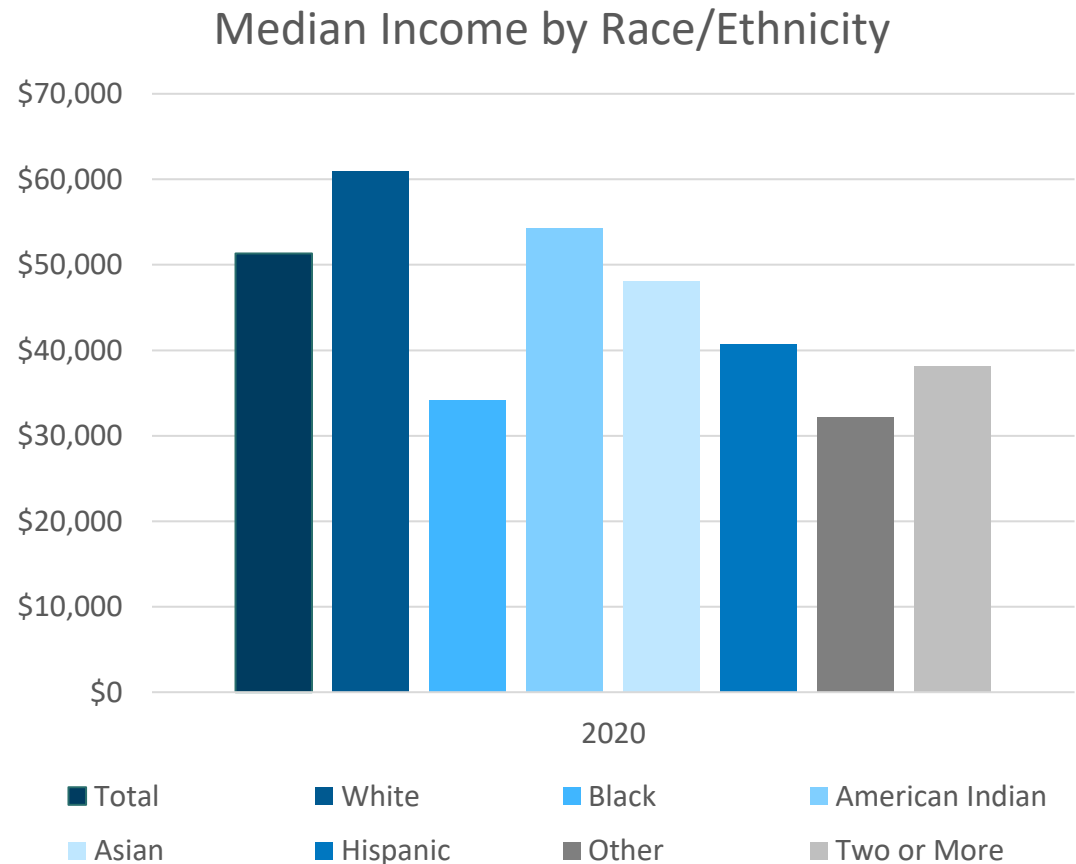


63%

In the past 10 years, the City of Grand Rapids median income increased by 63%, compared to 42% at the County level

The racial income gap persists among most BIPOC* groups.

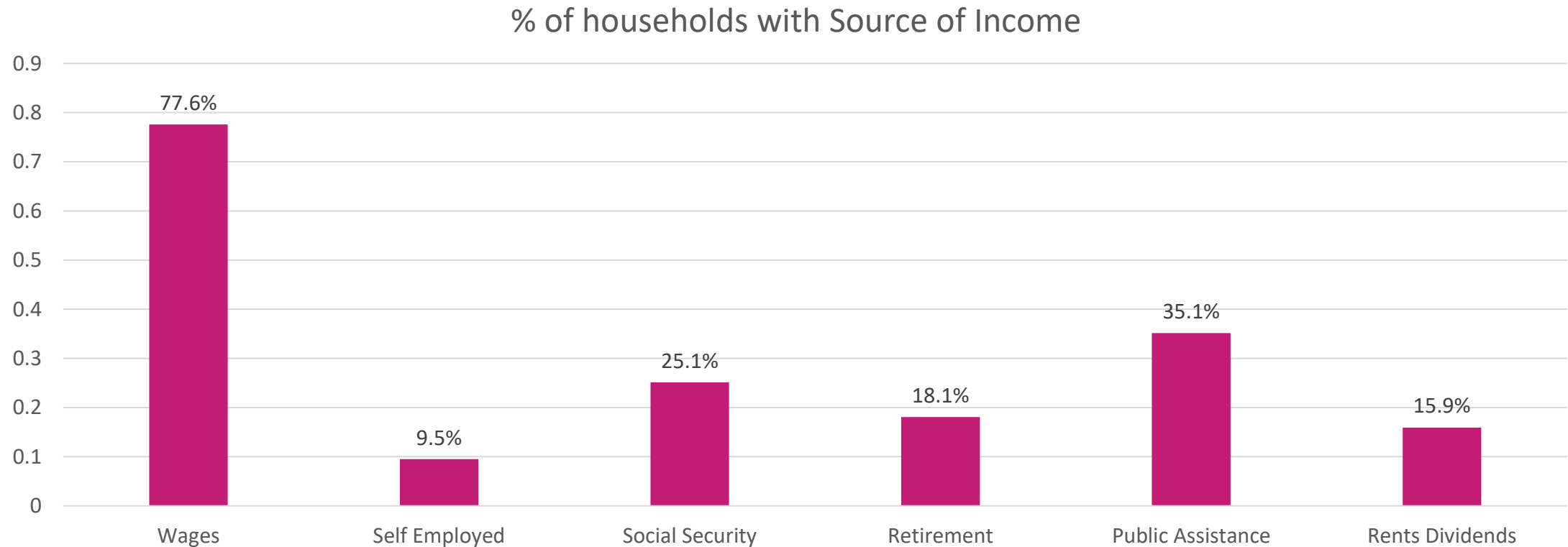
- % change from average median income across all groups:
 - Black: 33.6% lower than average median
 - Asian: 6.3% lower than average median
 - Hispanic: 20.6% lower than average median
 - Other races: 37.3% lower than average median
 - Two or more races: 25.8% lower than average median



*BIPOC – Black, Indigenous, People of color

Source: US Census Bureau

Residents rely on a mix of income sources, but wages lead.



**Will not add to 100% because some household can receive income from multiple sources e.g., retirement and social security*

Source: ACS 1 year estimates

Hourly wages are not keeping up with the cost of necessities.

- ALICE – Asset Limited, Income Constrained, Employed
- Include households that have incomes above the federal poverty level (FPL) but struggle to afford basic necessities
- 49% of households in Grand Rapids are below the ALICE threshold
 - *24% in Kent County as a whole*
 - *11% in Ada Township and East Grand Rapids*

Increase in Cost of Household Necessities



Increase in Hourly Wages

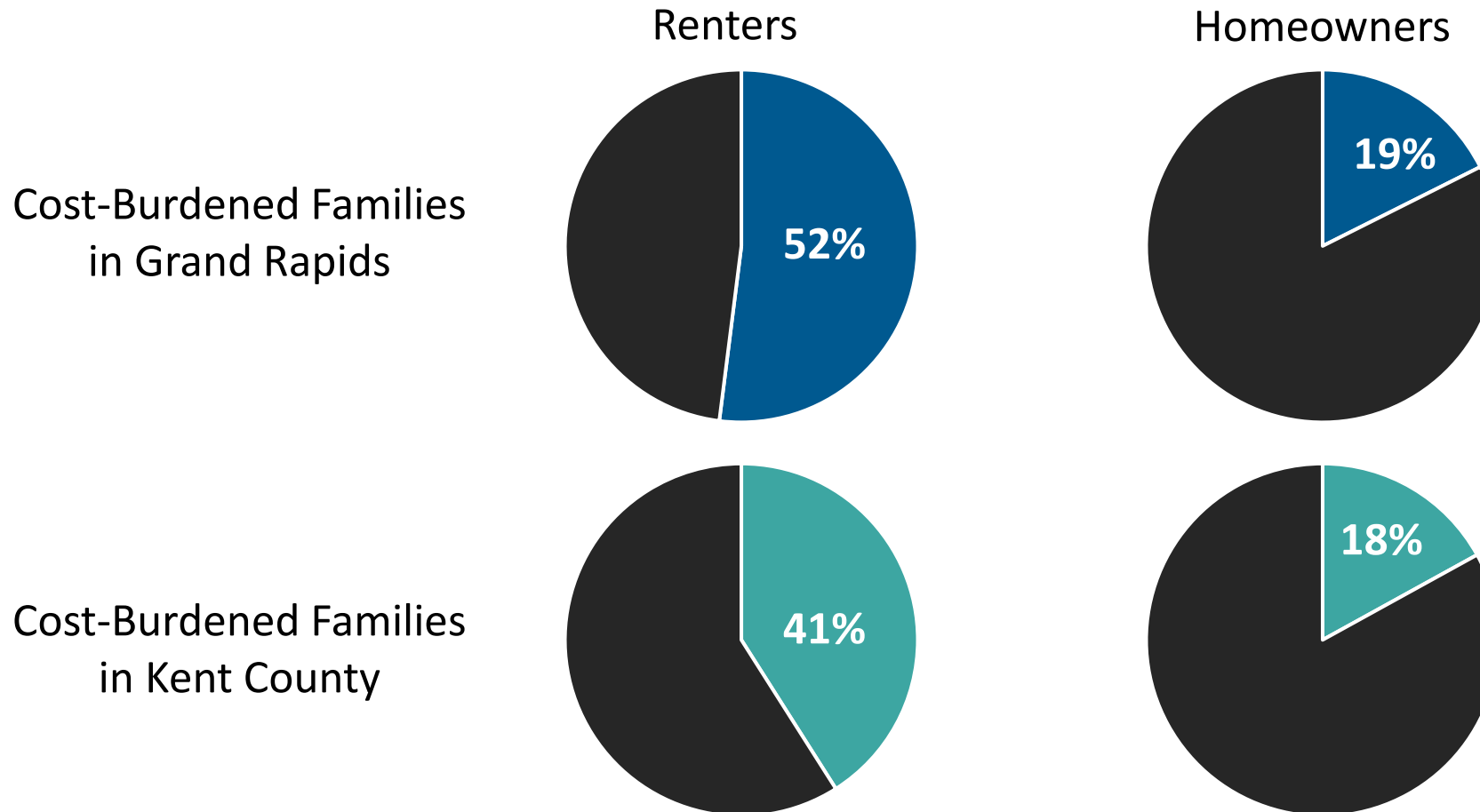


The living wage is higher than the minimum wage.

- Living wage is the hourly rate that an individual must earn to support themselves and their family (working full-time).
- State minimum wage is \$9.87, state does not allow for a municipal minimum wage

	1 Adult				2 Adults (Both Working)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Living Wage	\$16.50	\$33.91	\$44.78	\$60.38	\$12.37	\$18.67	\$25.28	\$30.60
Poverty Wage	\$6.19	\$8.38	\$10.56	\$12.74	\$4.19	\$5.28	\$6.37	\$7.46

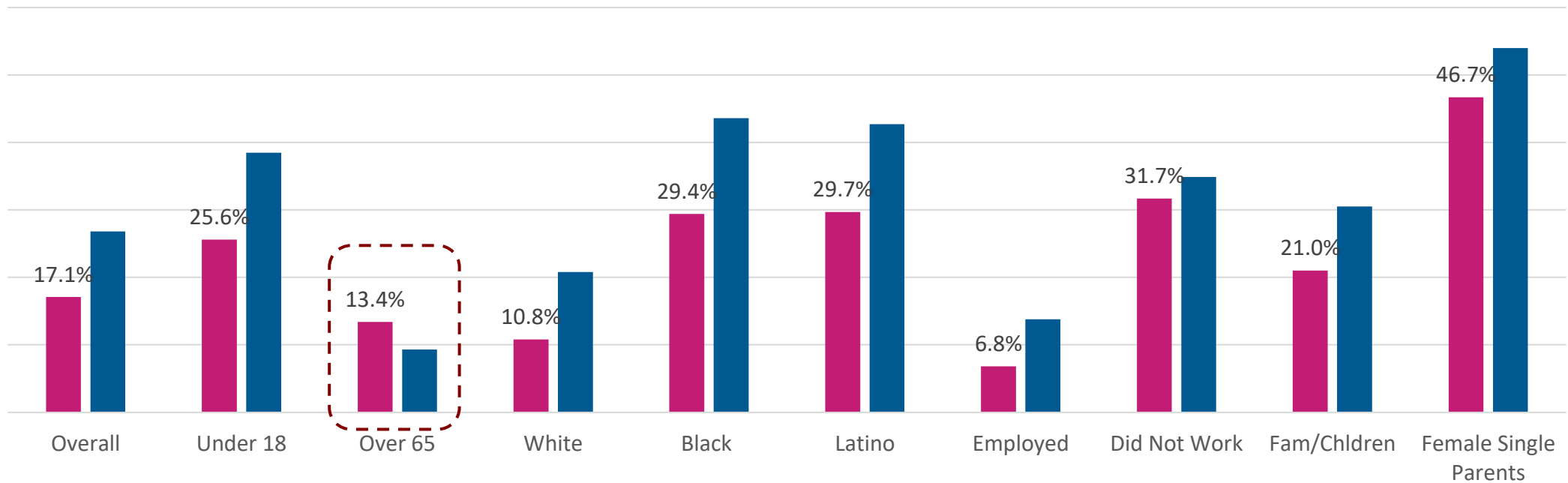
Grand Rapids has a higher level of cost-burdened families than the county.



Poverty levels across all categories (except over 65) have declined over the last decade.

% in Poverty Status
2021 vs 2011

■ 2021 ■ 2011



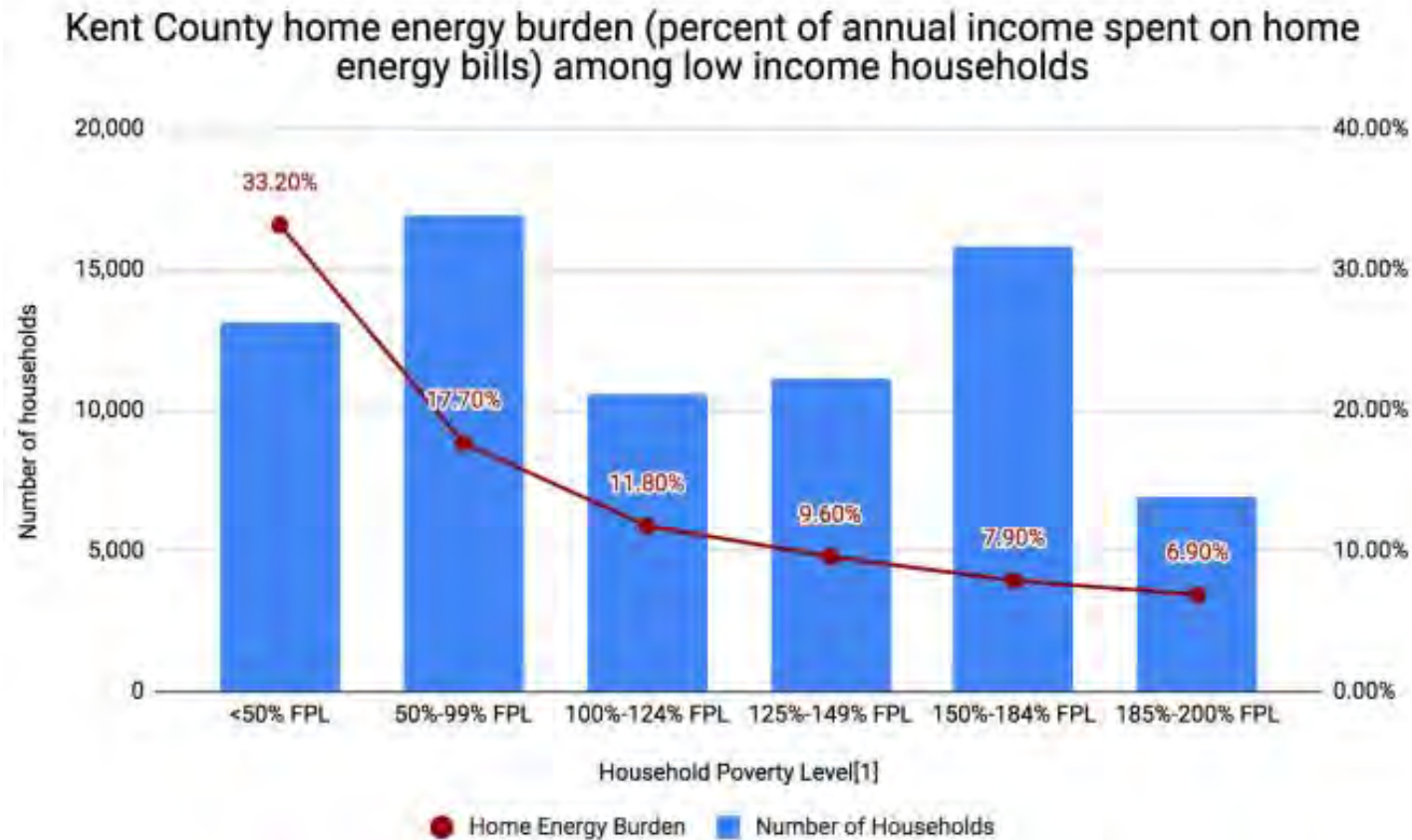
The median income is lower than necessary to afford the average home in 2022.

For Sale Market September 2022

- 884 homes for sale
- \$259.9K listing price – \$158/sqft
 - *15.5% yr/yr increase*
 - *20% down mortgage payment approximately \$1300*
 - ***Requires an income of around \$60-\$65,000***
 - *Increase in interest rate from Jan 2022 decreased purchasing power by about \$40,000*

- Like markets in other large cities, homes have been selling for more than the asking price since December of 2020.

The home energy burden is higher among households below the federal poverty level.



- Nationally, BIPOC* households have a higher percentage of energy burden.
 - 4.2% for American Indian households
 - 4.1% for Black households
 - 3.5% for Hispanic households

*BIPOC – Black, Indigenous, People of color

Source: Zero Cities Equity Assessment Tool, ACEEE Household Energy Burden Report

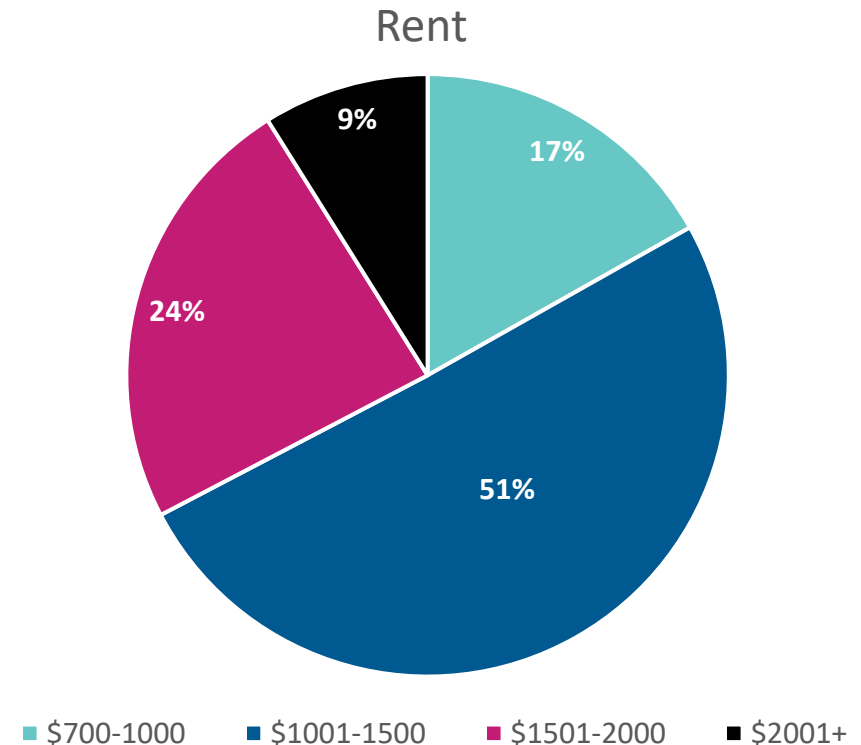
There is high demand for more owner-occupied housing.

- Grand Rapids will need 3,548 more owner-occupied units by 2025 to satisfy demand
- AMI – Area Median Income (\$51,333)

Grand Rapids For-Sale Housing Needs (2020-2025)					
Income Category	0-30% AMI	30-50% AMI	50-80% AMI	80-120% AMI	120% AMI +
Overall Units Needed	254	346	949	1,569	430

Most rental units cost more than \$1,000 a month.

- Rental Market – July 22
 - *Average apartment rent: \$1,391*
 - *Average apartment unit size: 873sqft*
- To not be rent burdened, a minimum income of \$48,000 is required to rent a unit over \$1,000/month.
 - *45% of renters are severely burdened with at least 30% of their income going to rent*



Grand Rapids needs more rental housing stock to satisfy demand.

- Grand Rapids will need at least 5,340 more rental units by 2025 to satisfy demand
- AMI – Area Median Income (\$51,333)

Grand Rapids Rental Housing Needs (2020-2025)					
Income Category	0-30% AMI	30-50% AMI	50-80% AMI	80-120% AMI	120% AMI +
Overall Units Needed	1,031	895	966	1,469	979

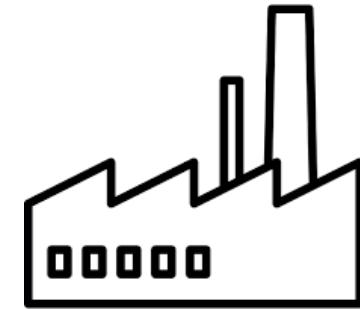
Vacancy rates in industrial and commercial spaces are low, and there has been little new construction.



- 11.2msft of existing building (excludes tenant owned) space
- ~**11% vacancy**
- \$20.70 asking rent



- Overall retail has stabilized with **5% vacancy rate** and relatively little new construction
- Rents vary widely across the city
 - Uptown rents range between \$20-\$25/ft with some quoted rates over \$30
 - Other markets with older properties show rents in the \$8 - \$14 range



- 21.5msft of existing building (excludes tenant owned) space
- **1.7% vacancy**
- \$5.20 asking rent

Residents new to Grand Rapids have **partly fueled the city's growth.**

- 70% of residents have been in their current residence for 10 years or less
- Moreover 1/3 of residents have been in their current residence for 2 years or less
- During this period homeownership has also increased

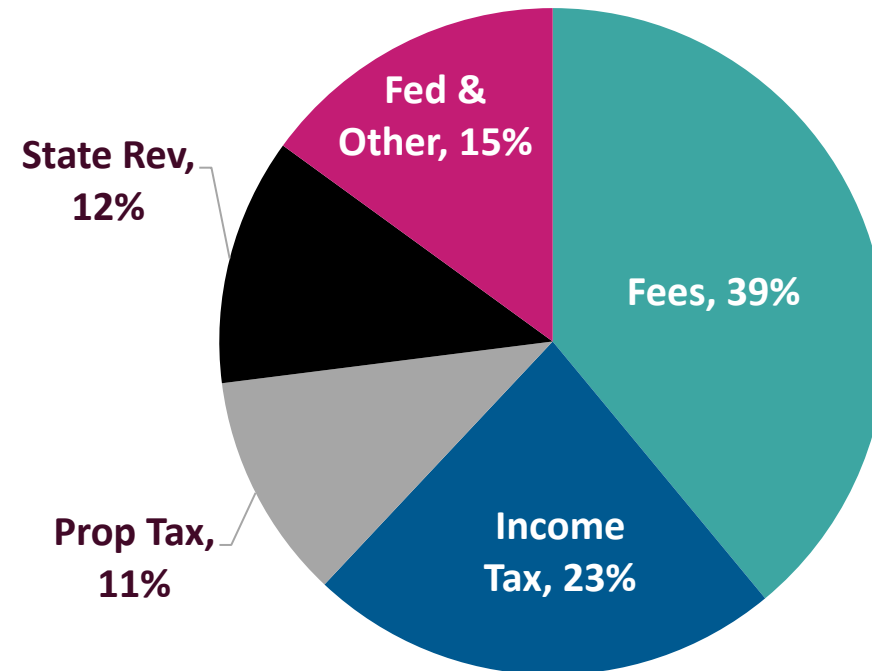
	2011		2021	
	Kent	Grand Rapids	Kent	Grand Rapids
Owner Occupied	70%	54%	71%	56%
Renter Occupied	30%	46%	29%	44%

Budget Basics

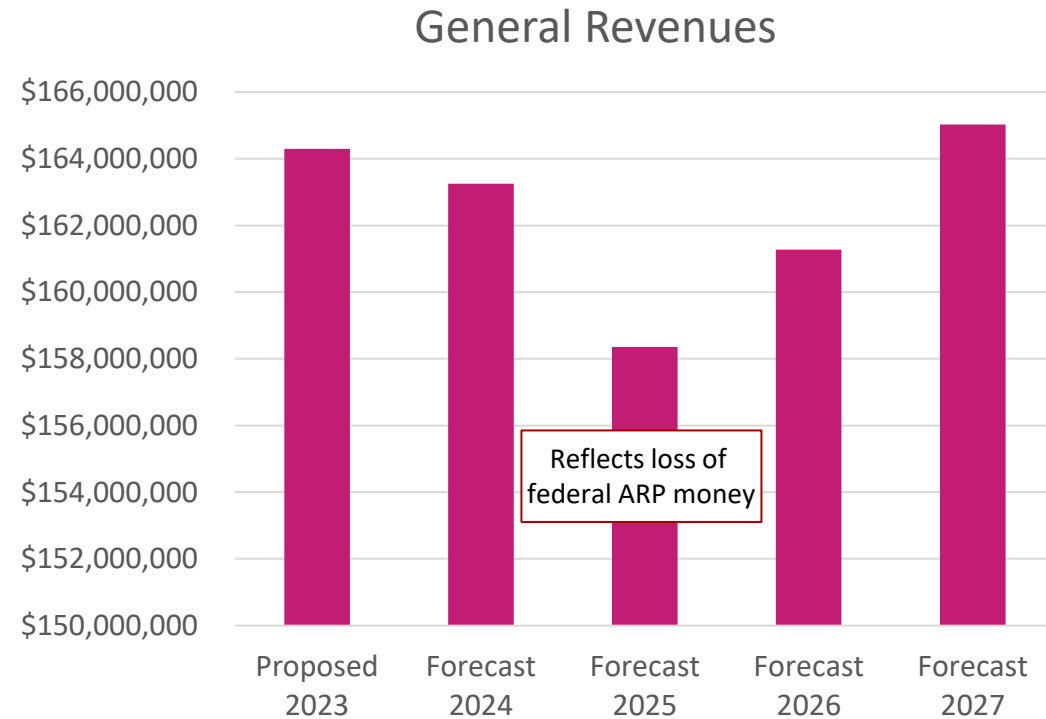
FY23

- Total Appropriations: \$598m
 - *Includes water / sewer, parks, streets, libraries etc*
- General Fund Appropriation: \$164m
 - *General fund includes police, fire, planning, administrative functions*
 - *82% of income tax goes to General Fund*
- Capital Budget (all sources including appropriations and bonds): \$106m
 - *\$57.6m water / sewer*
 - *\$25.3m Streets/sidewalks/parking*
 - *\$11.1m General Capital Fund*
 - *\$4.8m parks and libraries*
 - *\$7.2m other*

FY23 Sources of Revenue



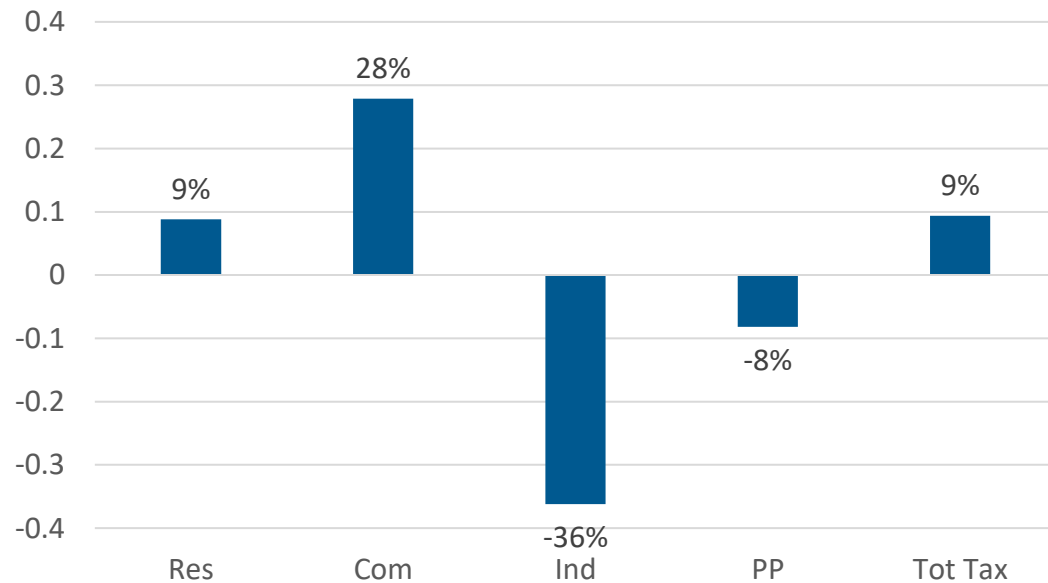
Income tax is the largest source of revenue for the City.



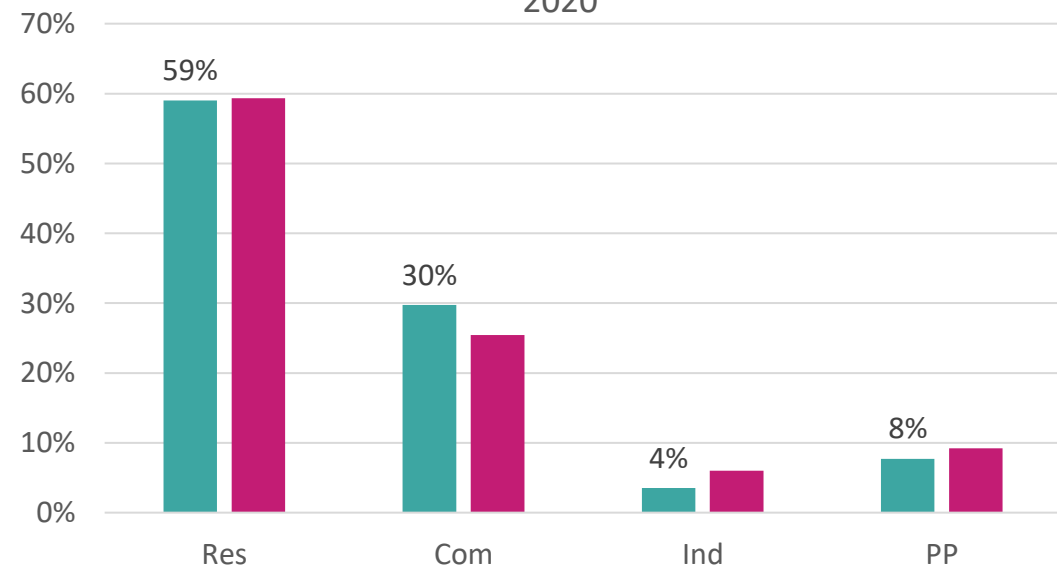
- General fund revenues are projected to shrink over the next few years
- Based on 2020 Comprehensive Annual Financial Report (most recent available)
 - *144k income tax returns (CY 2019)*
 - *53% of the income tax returns comes from city residents which represents 57% of income tax collections*
 - *47% of returns comes from nonresidents and other return types which represents 43% of the income tax revenue*
 - *34% of income tax is generated by 10% of the returns (incomes over \$100,000)*

Property tax from industry has declined, offset by major increases in commercial property.

Change in Taxable Values by Type of Property
2020 vs 2011



% Taxable Values
By Type of Property
2020



- *Residential as a % of the property tax base is unchanged since 2011*
- *PP: Personal Property*

Key Takeaways

- There are more full-time jobs than a decade ago, but unemployment is higher than the county.
- While median income is rising, it is lower than necessary to afford the average listed home in 2022.
- More rental and owner-occupied housing is needed.
- Poverty levels are declining except among older adults, but wages are not keeping up with the cost of living.
- Property tax from industry has declined while property tax from commercial has increased.