

Michigan Municipal
League Community
Excellence Award
Submission

City of
Portage

Stanwood
Crossings
Workforce
Housing
Initiative



STANWOOD
CROSSINGS



Community Need



Housing shortage of 7,500 units in Kalamazoo County in 2022 W.E. Upjohn Housing Study



Growing gap in attainable homeownership options



Locally employed residents priced out of local housing market



Need for long-term housing stability and equity building



Project Overview

- 42 single-family homes
- 2–3 bedrooms, 1.5–2 bathrooms
- 100% workforce housing
- 100% owner-occupied (first in Portage)
- Designed for long-term community stability
- Maintains affordability long-term with Community Land Trust

Project Goals



Expand attainable homeownership opportunities



Support workforce retention in Portage and region



Create equitable access to housing



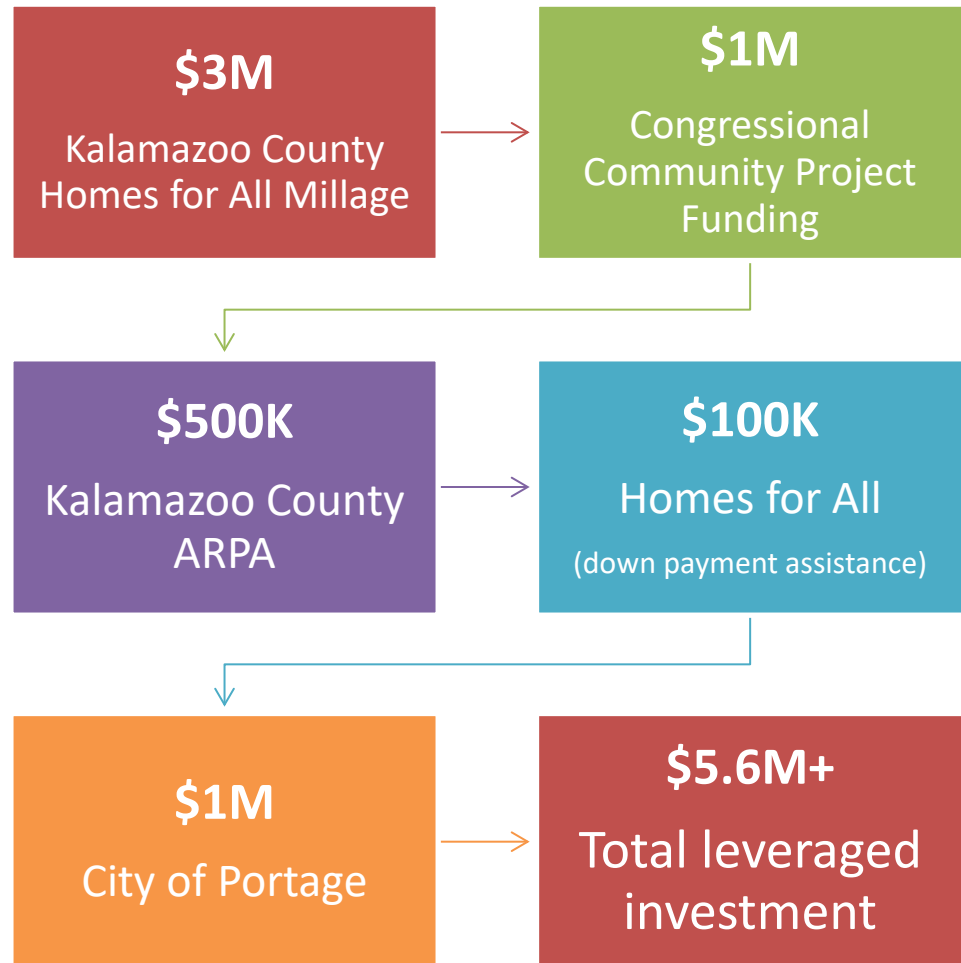
Strengthen neighborhood stability



Reinvest in underutilized land



Funding & Investment



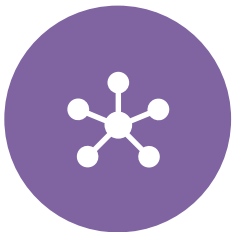
Development Strategy



Brownfield Housing TIF (up to 25 years)



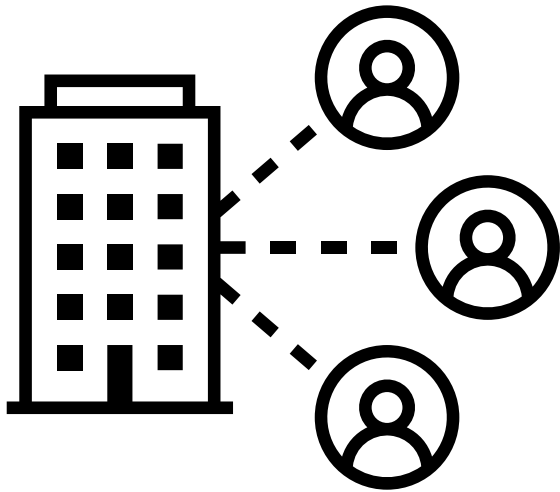
County housing millage cuts 25% off the cost of home construction for the purchaser



Infrastructure-first approach



Sustainable land reuse



Partnerships

- AVB – Builder (Portage-based)
- Lenders: Independent Bank, Honor Credit Union, Sturgis Bank & Trust, Arbor Credit Union – with reduced costs
- Devon Title
- KNHS housing counseling
- Strong Properties (realtors, reduced fees)
- Portage Community Land Trust – long-term affordability, stewardship
- Consumers Energy – relocated power lines

Homebuyer Support System

- Pre-purchase counseling (KNHS)
- Down payment assistance
- Coordinated lending partnerships
- Real estate navigation support (including land trust transactions)
- Portage Community Land Trust ensures long-term affordability and resale stewardship
- Ongoing homeowner support via Housing TIF flexibility





Community Wealth Impact



Builds
generational
wealth through
homeownership



Stabilizes
workforce housing
supply



Increases
neighborhood
investment



Expands financial
literacy and access
to credit



Strengthens
economic
resilience



Tied to local
transit, bike path,
and park network



Innovation & Replication

- First 100% workforce, 100% owner-occupied development in Portage
- City administered Community Land Trust
- Replicable funding + partnership model
- Layered grants, TIF, and local investment
- Cross-sector collaboration
- Scalable blueprint for Michigan communities

