The Matriarch

AN INDEPENDENT RESIDENT DEMAND STUDY

Resident demand and design implications: mothers raising children on one income in Grand Rapids and Kent County, Michigan

Market size, LIHTC eligibility, work and daily life, housing conditions, childcare economics, demand capture for 55 homes, resident segments, and the evidence base for housing, childcare, and building design.

Prepared by Rhize Urban Strategy

Grand Rapids, Michigan · August 2026 · Full public study

Data vintages: ACS 2020-2024 5-year and 2024 1-year (tables and PUMS) · HUD/MSHDA limits effective 5/1/2026 · market and childcare sources dated inline · every estimate carries its source, geography, and margin of error where available

PREPARED FOR

[Working Title]

fairfield homes, inc.

DEVELOPMENT • GENERAL CONTRACTOR • PROPERTY MANAGEMENT

1 The executive answer

The likely resident of The Matriarch is a working mother in her mid to late thirties with one or two school-age children. She is employed, most often full time, in customer service, office administration, healthcare, education, or production. Her family has roughly 33 cents of household income for every dollar available to a married-couple family raising children in Kent County. She rents, she pays about $1,329 a month, and there is an 80% chance that rent takes more than 30% of her income. She drives to a job about 19 minutes away. She is not in crisis. She is subsidizing a housing market that was not built for her, out of a paycheck she earned.

> **Current development concept.** The Matriarch is being underwritten as 55 income-restricted apartments with on-site licensed childcare. The target site is approximately 7.36 acres across two identified properties on Broadway Avenue between 10th and 11th streets in Grand Rapids: approximately 5.4 acres of vacant land between 901 Broadway and 564 Eleventh Street, plus the 1.96-acre parking parcel at 940 Broadway. The zoning is TN-TCC. All 55 proposed apartments are affordable; the current concept contains no market-rate units.

Single-mother households, Kent County
12,064
ACS 2020-2024, B11012, ±960

Median household income
$43.5K
PUMS 2020-2024, 2024$, ±$3.2K

Renter share
57.6%
PUMS 2020-2024, ±5.1

Renters who are cost-burdened
80.1%
PUMS 2020-2024, ±6.8

Employed
78.1%
PUMS 2020-2024, ±4.2

Is there enough demand for 55 homes? Yes, decisively, at 30-60% AMI. Yes with care at 70-80%.

Roughly 7,100 single-mother households rent in Kent County. About 6,400 of them are income-eligible somewhere in a 30-80% AMI structure, and about 3,400 fall in the 30-80% band itself. The 55-home program equals 1.6% of that narrowest planning pool, before counting any other eligible household type, any metro-area draw, or the roughly 3,500 additional mothers currently living doubled up in someone else's household. This is a planning ratio, not the capture calculation required in a MSHDA-compliant market study. It nevertheless shows that the concept needs to reach only a small share of the identified renter pool.

Every independent demand signal points the same way: a countywide 30-80% AMI rental gap of roughly 7,100 units (Bowen/Housing Next, 2025), family public housing waitlists closed due to length, 6,000 voucher applications in roughly a day in 2023, LINC UP's portfolio at zero vacancies, and Eastpointe Commons opening at 100% occupancy with a waitlist. The soft spot is the top band: at 70-80% AMI a max gross 2BR rent of $1,920 exceeds the metro median asking rent of $1,480, and new market-rate buildings are running concessions. Underwrite 70-80% units sparingly and lean the income-averaging mix toward 30-60%, where only 2.3% of single-mother renters can even reach $1,920 and the pressure is overwhelming.

The resident framing is supported by the data

The evidence supports a direct, competence-first frame. These are earning, taxpaying, working households carrying high rents and constrained care options, not cases in need of rescue. Public copy should lead with practical gains: rent, bedrooms, childcare, time, privacy, and a lease of one's own. It should not prescribe slang or borrow a peer voice. Any final public messaging should be tested with prospective residents after interviews.

> **What this study is not.** It is not the MSHDA market study. A 9% application requires a site-specific study from a MSHDA-approved analyst with a defined primary market area. This study establishes the resident, the demand logic, and the positioning evidence base, and it gives that future analyst a head start. It also contains no invented qualitative findings: interviews have not been conducted, so Section 14 provides the complete instrument instead.

2 Sources, definitions, and methodology

The two populations, kept separate throughout

DEFINITION	SPECIFICATION	KENT COUNTY ESTIMATE
Core (Census-comparable)	Female householder, no spouse or partner present, with own children of the householder under 18. ACS table B11012 line 010; PUMS HHT2 = 06 on the householder record.	12,064 ±960 households
Broader (prospective residents)	Women 16-54 with own children under 18 present in the household (PUMS PAOC 1-3), excluding those with a spouse present (MSP = 1) or a cohabiting partner in the household (RELSHIPP 22/24, or householder of a cohabiting-couple household). Includes never-married, separated, divorced, and widowed mothers, and mothers living in another person's household.	15,559 ±1,459 mothers

Core: ACS 2020-2024 5-year. Broader: ACS 2020-2024 5-year PUMS, Kent County PUMAs, unweighted n = 379. The broader universe misses mothers 55+ and understates mothers in complex subfamilies; it is a floor, not a ceiling.

The gap between the two definitions is not noise. About 22.5% (±4.1) of broader-definition single mothers are not householders at all: they live in a parent's or someone else's home. They do not appear in B11012, in most demand studies, or on anyone's rent roll. They are roughly 3,500 latent households in Kent County, and a building like The Matriarch is precisely what lets them appear. Marital status was never used alone to identify anyone: 1.9% of the broader universe is married with an absent spouse, and they are in, because no co-parent lives in the household.

Data sources and how each was used

- **ACS published tables** (2020-2024 5-year; 2024 1-year): B11012, B25115, B19126, B17010, B09002 for Grand Rapids city, Kent County, and the Grand Rapids-Wyoming-Kentwood metro. Pulled from the Census table API; every table passed internal sum checks (49 of 49).
- **ACS PUMS** (2020-2024 5-year, plus 2024 1-year as a currency check): person-level microdata for Kent County PUMAs 01001-01004 (Kent SW including Wyoming; Central/Grand Rapids city; SE including Kentwood; North). Three analytic universes: A = core householders (n = 301), B = broader mothers (n = 379 single of 2,204 mothers), C = 1-year core (n = 51). All margins of error for universes A and B are 90% intervals computed by successive difference replication using all 80 replicate weights, the Census Bureau's own method, not approximations. Weighted totals were reconciled against published tables before use (PUMS 12,327 ±1,432 vs B11012 12,064 ±960).
- **Income year reconciliation:** PUMS incomes were inflation-adjusted to 2024 dollars (ADJINC) and compared against FY2026 MTSP limits by actual household size. Because 2024 incomes are measured against 2026 limits, band shares are conservative: incomes grow into limits, not out of them.

- **HUD / MSHDA FY2026 limits**, effective 5/1/2026, Kent County: published 50/60/80/100% rows verified against the City of Grand Rapids-hosted MSHDA sheet; 30/40/70% rows derived by the MSHDA formula (they reproduce published rows to the dollar, but pull the Kent page of MSHDA's statewide PDF before anything enters an application).
- **Wages:** BLS OEWS May 2025, Grand Rapids-Wyoming-Kentwood MSA, via O*NET local wages.
- **Market, childcare, and instability sources:** Bowen/Housing Next (2023, 2025), Colliers, Zillow, Apartment List, IFF (2023), First Steps Kent (2024), Michigan Market Rate Survey (2023), MiLEAP (2026), HUD PIT (2024, 2025), court and press records. Each is cited at the point of use with its date. No national figure is presented as a Grand Rapids figure.

Verification of the starting findings

STARTING CLAIM	VERIFIED VALUE	VERDICT
~4,861 single-mother households, Grand Rapids city	4,861 ±674 (B11012_010, 2020-2024)	**Confirmed, exact**
~12,064 Kent County	12,064 ±960 (B11012_010, 2020-2024)	**Confirmed, exact**
Mean and median age ~36	Mean 36.9 ±1.0, median 37 ±0.9 (core, 5-yr PUMS); broader universe mean 35.3 ±0.7; 2024 1-year mean 37.2 (n = 51)	**Confirmed**
~53.6% in their 30s	49.5% ±5.7 (core). The 53.6% point estimate sits inside the interval, but the defensible statement is "about half," and 35-39 alone is 31.0% ±5.4, the modal band	**Revised downward**
~90% aged 18-44	83.3% ±3.9 (core); 86.5% ±3.3 (broader). 90% is outside both intervals; 16.7% of core householders are 45+	**Revised to ~83-87%**
14-16% of single-mother workers in their 20s-30s work primarily from home	15.2% ±8.3 (core 20-39, n = 20 of 132 employed); 13.1% ±6.2 (broader); 10.8% (1-year, n = 23). Consistent with 14-16% but the interval is wide; treat as "roughly one in seven, small sample"	**Confirmed with caveat**
Common occupations list	Top detailed occupations by weight: customer service reps (#1), accountants and auditors (#2), cashiers, production workers, nursing assistants, hairstylists/cosmetologists, elementary/middle teachers, pharmacy technicians, retail supervisors, social workers, administrative assistants, dietitians, cooks, office supervisors, medical assistants, marketing managers, financial managers, bookkeeping clerks	**Confirmed, closely**

STARTING CLAIM	VERIFIED VALUE	VERDICT
2026 3-person range $28,800-$76,800 (30-80% AMI)	$28,800-$76,800, exact under MTSP (and identical under Section 8 at 3 persons)	**Confirmed, exact**
2026 4-person range $32,000-$85,300	MTSP (the LIHTC set): $31,980-$85,280. The claimed endpoints are Section 8/rounded values. Fine in prose, not in a compliance table	**Corrected for LIHTC use**

3 Market size: city, county, metro

Core population, both ACS vintages

GEOGRAPHY	2020-2024 5-YEAR	2024 1-YEAR	SHARE OF ALL HOUSEHOLDS (5-YR)
Grand Rapids city	4,861 ±674	3,160 ±1,121*	6.1%
Kent County	12,064 ±960	10,384 ±2,120	4.7%
GR-Wyoming-Kentwood metro	17,596 ±1,232	16,405 ±2,688	4.0%

ACS B11012 line 010 (female householder, no spouse or partner present, with own children under 18), tables ACSDT5Y2024 and ACSDT1Y2024. *The city 1-year estimate has a coefficient of variation near 22%; use the 5-year for levels. The 1-year point estimates sit below the 5-year everywhere, consistent with a slow national decline in this household type, but no 1-year difference here is statistically significant.

Context within the family market, Kent County (2020-2024)

HOUSEHOLD TYPE WITH OWN CHILDREN UNDER 18	HOUSEHOLDS	MOE
Married-couple	52,788	±1,152
Female householder, no spouse/partner	**12,064**	±960
Cohabiting-couple	5,902	±800
Male householder, no spouse/partner	3,153	±446

ACS B11012, Kent County. Single mothers head 16.3% of all Kent County households with children under 18, and outnumber single fathers 3.8 to 1.

What the published tables say about their position

Median family income, single mother w/ kids, Kent

$43,048

B19126, ±$2,569; married w/ kids: $129,174

Family poverty rate, Kent (city)

29.8% (35.8%)

B17010, related children universe

Children in these families, Kent

27,447

B09002, ±1,968; 6,874 under age 6

Renter share, Kent (city)

57.1% (69.7%)

B25115 (broader female-householder def.)

Where they live within Kent County

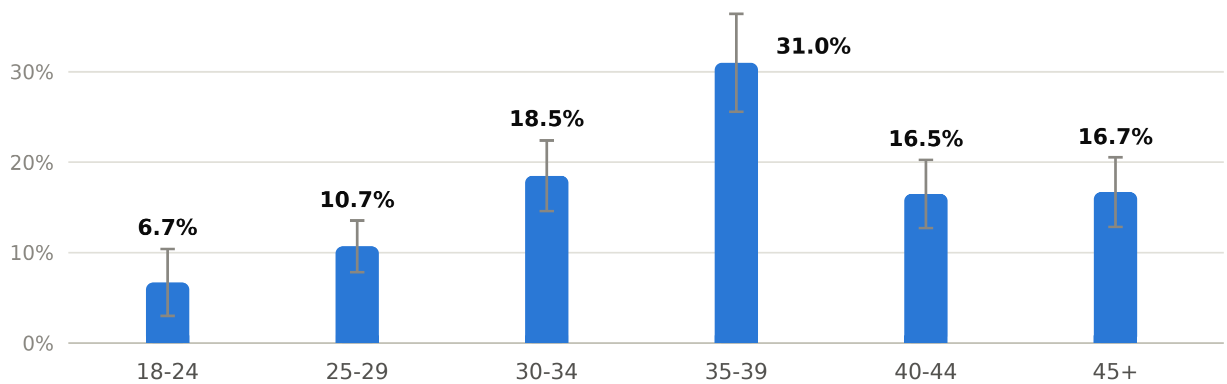
PUMS GEOGRAPHY (2020 PUMAS)	HOUSEHOLDS	SHARE
Central: Grand Rapids city area (PUMA 01002)	4,722 ±903	38%
Southeast: Kentwood, Caledonia area (PUMA 01003)	2,958 ±765	24%
Southwest: Wyoming, Grandville, Byron area (PUMA 01001)	2,753 ±689	22%
North county (PUMA 01004)	1,894 ±534	15%

ACS 2020-2024 PUMS, universe A. Roughly 62% of the county's single-mother households are inside the city-plus-inner-ring band where The Matriarch would sit. A practical primary market area drawn around a city or near-ring site plausibly contains 8,000-10,500 core households; confirm once a site is fixed.

4 Age, household structure, and identity

Age of single-mother householders, Kent County

Share of householders by age band, with 90% margins of error · the modal resident is 35-39



ACS 2020-2024 PUMS, Kent County PUMAs, female householders no spouse/partner with own children under 18 (n = 301). Whiskers are 90% MOEs via successive difference replication. Mean 36.9 ±1.0; median 37 ±0.9; 49.5% ±5.7 in their 30s; 83.3% ±3.9 aged 18-44; 76.7% ±4.7 aged 25-44.

Household structure

DIMENSION	DISTRIBUTION (KENT COUNTY CORE UNIVERSE, 90% MOES)
Household size	2 people 28.4% ±3.9 · 3 people 38.1% ±5.1 (modal) · 4 people 17.3% ±4.5 · 5+ 16.1% ±4.7
Number of children	One 41.8% ±5.3 · two 37.8% ±6.0 · three or more 20.4% ±4.6
Children's ages	Under 6 only 13.5% ±4.5 · both under 6 and 6-17 19.6% ±4.6 · 6-17 only 66.7% ±5.4. One in three households has a child under 6; two in three are school-age-only
Race and ethnicity	Non-Hispanic white 47.2% ±5.1 · non-Hispanic Black 25.0% ±5.0 · Hispanic/Latina 18.2% ±4.6 · multiracial/other 8.6% ±3.9 · Asian 0.9%
Language at home	15.1% ±4.4 speak a language other than English at home
Disability	10.0% ±3.4 of householders report a disability

DIMENSION	DISTRIBUTION (KENT COUNTY CORE UNIVERSE, 90% MOES)
Education	Less than HS 10.4% ±3.5 · HS/GED 26.8% ±4.8 · some college 26.8% ±6.2 · associate 10.8% ±4.0 · bachelor's or higher 25.3% ±4.7
Marital history (broader universe)	Never married 60.8% ±4.3 · divorced 29.4% ±4.3 · separated 5.8% ±2.3 · widowed 2.1% ±1.1 · married, spouse absent 1.9% ±0.9

ACS 2020-2024 PUMS. Custody structure is not observable in Census data; it is a primary-research question (Sections 14, 15). Note what the education row does to casting and messaging: this population contains more bachelor's-degree holders than householders without a diploma by 2.4 to 1.

> **The doubled-up quarter.** 22.5% ±4.1 of broader-definition single mothers in Kent County, roughly 3,500 women, live in someone else's household, 16.6% with their parents. They are mothers with jobs and children and no lease of their own. They are invisible in household counts, they are real demand, and "we don't have to do everything alone" will land differently for a woman leaving her mother's basement than for one leaving a bad landlord. Both are Matriarch residents.

5 Income and LIHTC eligibility

FY2026 limits, Kent County (effective 5/1/2026, MTSP set)

AMI TIER	1 PERSON	2	3	4	5	6
30%*	$22,410	$25,590	$28,800	$31,980	$34,560	$37,110
50%	$37,350	$42,650	$48,000	$53,300	$57,600	$61,850
60%	$44,820	$51,180	$57,600	$63,960	$69,120	$74,220
80%*	$59,760	$68,240	$76,800	$85,280	$92,160	$98,960

100% AMI (4-person) = $106,600. Source: MSHDA "Income and Rent Limits, County 41 - Kent," effective 5/1/2026 (Grand Rapids-hosted sheet); HUD MTSP FY2026 effective May 1, 2026. *The 30% row is formula-derived (0.6 × 50%) and the 80% row published; the derivation reproduces every published row to the dollar, but pull MSHDA's Kent page before an application. Section 8 ELI differs at 4+ persons ($33,000 at 4) because of the poverty-guideline floor; LIHTC follows MTSP.

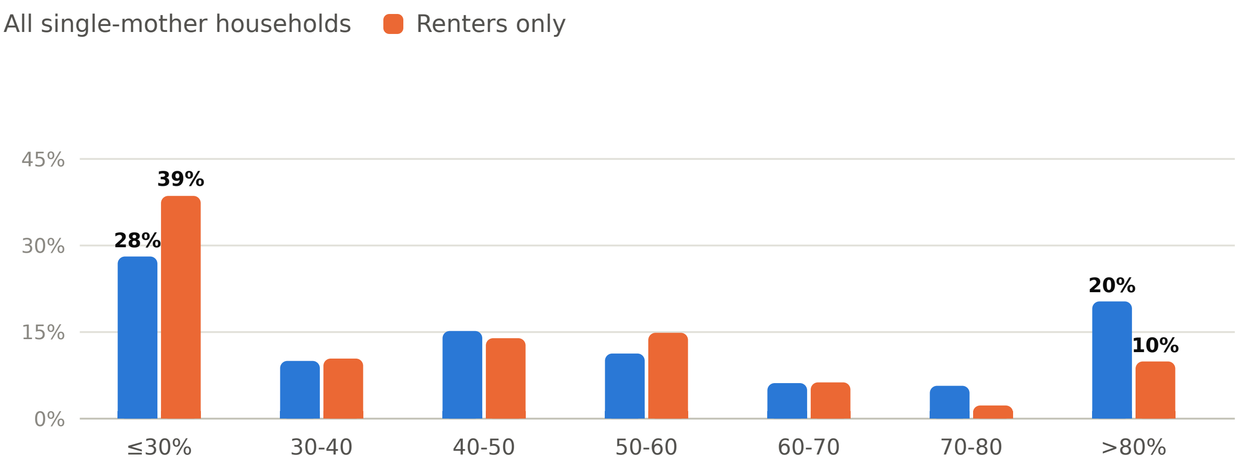
2026 maximum gross LIHTC rents, Kent County

AMI TIER	1BR	2BR	3BR	CONTEXT
30%	$600	$720	$831	Less than half the metro median 2BR ask
50%	$1,000	$1,200	$1,386	~$280/mo below metro median 2BR
60%	$1,200	$1,440	$1,663	At the metro median 2BR ($1,480); 3BR $410 below median 3BR ask
70%	$1,400	$1,680	$1,940	Above median 2BR ask; below new-construction 2BR
80%	$1,600	$1,920	$2,218	2BR max exceeds metro median ask by $440; competitive only against new builds

MSHDA 5/1/2026 chart; 60% and 80% rows published, 30/40/50/70 derived by MSHDA's formula (30% of imputed income at 1.5 persons/bedroom, rounded down). These are gross rents; the utility allowance comes out of them (MSHDA Compliance Manual ch. 4). Market medians: ApartmentAdvisor, Grand Rapids, 7/29/2026: 1BR $1,250, 2BR $1,480, 3BR $2,073.

Where single-mother households sit against FY2026 AMI limits

Share of households by AMI band, all vs renters · Kent County · household-size-adjusted



ACS 2020-2024 PUMS (2024$ incomes) vs FY2026 MTSP limits by household size, Kent County. All households n = 301; renters n = 147. Full values with MOEs in the table below.

AMI BAND	ALL HOUSEHOLDS	RENTER HOUSEHOLDS	EST. RENTER COUNT
30% or below	28.1% ±5.3	38.6% ±8.5	~2,745
30-40%	10.0% ±3.2	10.4% ±5.2	~739
40-50%	15.2% ±5.0	14.0% ±6.3	~991
50-60%	11.3% ±3.5	14.9% ±5.7	~1,056
60-70%	6.2% ±2.6	6.3% ±3.7	~445
70-80%	5.7% ±2.1	2.3% ±2.1	~161
Above 80%	20.3% ±4.9	9.9% ±4.0	~707
At or below 80% (eligible somewhere in the mix)	**79.7% ±4.9**	**90.1% ±4.0**	**~6,399**

Same universe. Renter base: 7,105 ±1,056 households. Read the top band honestly: only ~161 single-mother renter households county-wide sit at 70-80% AMI. The 70-80% tier fills from other household types or not at all.

Income sources, rent capacity, and burden

- **Where the money comes from:** 80.2% ±4.4 of households have wage income; 8.1% ±3.6 have self-employment income; 5.3% ±2.8 receive public assistance income; 3.2% ±1.9 SSI; 1.5% Social Security. This is a paycheck population.

- **What they pay now:** median gross rent $1,329 ±81 (2024$). That is $111 under the 2026 60% 2BR maximum. LIHTC pricing at 50-60% is not an abstraction here; it is a $130-600/month raise.
- **Burden:** 80.1% ±6.8 of cash renters pay 30%+ of income on rent; 40.3% ±7.9 pay 50%+. County-wide, all renters: 46% burdened (Housing Kent, ACS-derived). Single mothers carry roughly 1.7x the general renter burden rate.
- **Rent capacity check** (30% of income): at $35K income, $875/mo; at $43.5K (median), $1,088; at $55K, $1,375; at $65K, $1,625. The 50% and 60% rent tiers land exactly on the middle of this population's capacity. The 80% 2BR tier ($1,920) requires ~$77K of income, which is why the 70-80% renter band is nearly empty.

6 Work and daily life

Employment shape

Employed

78.1%

±4.2 · unemployed 6.1%, not in labor force 15.8%

Mean hours/week

38.5

±1.0 · 35-40h: 60.6% · 41+: 20.1% · 20-34h: 17.8%

Full-year workers (50-52 wks)

78.5%

±6.5 of the employed

Work from home

14.4%

±5.8 · ages 20-39: 15.2% ±8.3

Mean commute

19.2 min

±2.3 · 73.7% drive alone · 4.5% bus · 13.0% commute 30+ min

ACS 2020-2024 PUMS, Kent County core universe; employed n = 242. Class of worker: private for-profit 63.9%, nonprofit 17.1%, government 11.4%, self-employed 7.6%. The nonprofit share runs high, consistent with the healthcare and social-service industry base.

What she does for a living, and what it pays here

DETAILED OCCUPATION (TOP OF THE PUMS RANKING)	PUMS WEIGHT (N)	GR MSA MEDIAN WAGE	AFFORDABLE RENT AT 30%
Customer service representatives	671 (9)	$44,990	$1,125
Accountants and auditors	463 (8)	$76,270	$1,907
Cashiers	376 (6)	$29,880	$747
Production workers (misc., incl. operators)	364 (7)	$39,120	$978
Nursing assistants	331 (9)	$38,340	$959
Hairdressers, hairstylists, cosmetologists	326 (4)	$38,740	$969

DETAILED OCCUPATION (TOP OF THE PUMS RANKING)	PUMS WEIGHT (N)	GR MSA MEDIAN WAGE	AFFORDABLE RENT AT 30%
Elementary and middle school teachers	311 (8)	$61,900	$1,548
Pharmacy technicians	243 (2)	$47,600	$1,190
First-line supervisors, retail	235 (5)	$46,100	$1,153
Social workers	206 (6)	$56,810	$1,420
Secretaries and administrative assistants	189 (6)	$45,440	$1,136
Medical assistants	169 (5)	$39,890	$997

Occupations: ACS 2020-2024 PUMS, employed core universe (unweighted n per row is small; treat the ranking as indicative, the group table below as reliable). Wages: BLS OEWS May 2025, Grand Rapids-Wyoming-Kentwood MSA, via O*NET local wages (teacher figure is elementary, SOC 25-2021). Affordable rent = median wage × 30% ÷ 12. Every occupation on this list except accountants and teachers affords less than the metro median 2BR ask of $1,480 on one income.

OCCUPATION GROUP (RELIABLE CUTS)	SHARE OF EMPLOYED	OCCUPATION GROUP	SHARE
Office and administrative support	20.4% ±6.4	Healthcare support	7.5% ±2.9
Management, business, financial	19.4% ±5.9	Sales	6.9% ±3.9
Education, legal, social services, arts, media	11.5% ±3.9	Food preparation and serving	4.8% ±3.2
Healthcare practitioners	9.7% ±4.0	Personal care and service	4.6% ±3.4
Production	8.6% ±3.2	Transportation, cleaning, protective, other	~6.5%

Industries: education/healthcare/social assistance 35.8% ±6.6, finance/insurance/real estate 12.8% ±4.9, manufacturing 11.2% ±3.8, retail 10.7% ±4.5, professional/administrative services 8.9% ±3.7. Largest regional employers of these occupations: Corewell Health (~25,000), Trinity Health GR (~8,500), Meijer, Gordon Food Service (The Right Place largest-employers list, 2024, via WKFR 8/2025). GR MSA unemployment: 4.0% SA June 2026 (BLS/FRED).

What the work patterns mean for the building

- **Childcare hours.** Healthcare support, production, food service, and retail together employ roughly a third of these mothers, and those are the occupations with evening, weekend, and rotating schedules. Statewide, only 25% of licensed providers offer any non-standard-hours care (MI Market Rate Survey, 2023). A center that opens 6:30am and closes 6:00pm serves the office half of this population and strands the shift half. Extended hours could distinguish the project, subject to operator diligence and a current provider scan (Section 8).
- **Work-from-home space.** Roughly 1 in 7 employed residents works primarily from home, before counting hybrid (the commute measure cannot see hybrid; West Michigan employers offering no remote option fell from 45% to 9% post-pandemic, GRBJ/JLL). In-unit: a wired work nook, not a den. In common space: two or three bookable quiet rooms beat one big coworking floor.
- **Acoustic privacy.** WFH plus customer-service and admin occupations means calls happen at home. Party-wall STC and floor assembly matter more than lounge square footage.
- **Parking and transit.** 73.7% drive alone; plan roughly 1 space per unit plus childcare drop-off stacking. But 12.8% ±4.7 of these households have no vehicle (roughly 1,600 countywide) and 4.5% of workers bus to work, so a site on a frequent Rapid route is not optional equity garnish; it is how several hundred qualified households reach the building at all.
- **Packages and deliveries.** Full-time workers with children order online. Package room sized to unit count, with cold storage for grocery delivery, is baseline.
- **Internet.** 99.3% of these households already have internet access; only 0.7% have none. Bulk gigabit as an included utility is cheap, expected, and directly supports the WFH segment.

7 Housing conditions and the competitive landscape

How single mothers are housed now (Kent County core universe)

CONDITION	VALUE
Tenure	Rent 57.6% ±5.1 (7,105 ±1,056 households) · own 40.9% ±5.1 · occupy without rent 1.5%. City of GR: 69.7% rent (B25115)
Median gross rent paid	$1,329 ±81 (2024$), against a metro median ask of $1,480 and new-build 2BRs at $1,600-2,100+
Cost burden (renters)	30%+ of income: 80.1% ±6.8 · 50%+: 40.3% ±7.9 (n = 144 cash renters)
Bedrooms (renters)	0-1BR 7.2% · 2BR 42.4% ±8.7 · 3+BR 50.5% ±8.6. Family-sized units are the market
Vehicles	No vehicle: 12.8% ±4.7

ACS 2020-2024 PUMS. Instability context, Kent County: ~11,000 eviction filings/yr (Housing Kent metric library via Second Wave, 7/2025); 2025 PIT count found 464 people in 118 family households with 284 children experiencing homelessness (HUD CoC MI-506, 1/29/2025), up from 403 people in 2024 while the total count stayed flat: families are the growing share. GRPS counted 575 homeless students in 2023-24 (MISchoolData via School News Network). Eviction filings and PIT counts describe the market's floor, not this project's resident; they are cited as system pressure, not as resident biography.

The competitive set is thin exactly where The Matriarch aims

Recent and pipeline family affordable properties in the county, with what each tells us:

PROPERTY	FACTS	SIGNAL
Boston Square Together F2 (Amplify GR), 1470 Kalamazoo SE	57 units (17 1BR / 30 2BR / 10 3BR), 80% of units 20-60% AMI, complete summer 2026, leasing interest list only as of 7/30/2026; F3 adds 45	Closest direct comp; same side of town, same bands, leasing into the same window. Watch its lease-up velocity as free market evidence
Union Suites on Coit II (Dwelling Place/Union Suites), Belknap	52 units (20/21/11 by BR), 30-80% AMI, 8 PBVs, construction start 9/1/2026, ~$17.8M	The only other 30-80% family 9% deal in the pipeline; 11 threes

PROPERTY	FACTS	SIGNAL
Tate & Thomas (ICCF), Madison Square	45 units, $18M, opened ~June 2026; community room + children's play space	Mission-adjacent; unit mix unpublished (Crain's paywalled)
Eastpointe Commons (Hope Network), E Fulton	118 units, 79 1BR / 34 2BR / 5 3BR, opened 5/2025 at 100% occupancy with waitlist	Even a 1BR-heavy affordable building filled instantly
Shea Ravines I-II (Woda Cooper), Wyoming	112 units across phases, 30-80% AMI, all 1BR/2BR	Zero 3BRs; not family-size competition
848 Division (Samaritas/UMCH/GRHC)	46 units, 1-2BR, ≤60% AMI, June 2026 award, lease-up ~2028	1-2BR; UMCH childcare is a block away, not in-building
Garfield Park Lofts (LINC UP, 2019)	36 units, all 2-3BR, ≤60% AMI	Fully leased before construction finished
GRHC family stock (Campau Commons, Creston Plaza, Adams Park)	380 units, 1-4BR	Two of three waitlists closed "due to long existing lists" (grhousing.org, 7/30/2026)
LINC UP scattered portfolio	GR SE side, Kentwood, Wyoming	"No current vacancies," waitlists open (lincup.org, 7/30/2026)
Market-rate: HOM Flats 28 West & Maynard (Magnus), Studio Park, Belknap Place	28 West: 386 units, $1,375-2,250, all plans available now. Maynard: 230 units (2024), 3BR from ~$1,408 (implies an income-restricted tier). Studio Park 2BR $2,115+; Belknap Place running "first month free"	The 70-80% AMI battleground: workforce product with availability and concessions. This is who an 80% unit competes with

Sources: property sites, MSHDA press releases 2024-2026, WGVU, Crain's GR, IFF, apartments.com listings fetched 7/30/2026; full URL list in the project research file. Metro market: vacancy 6.1% (5.5% stabilized), average rent $1,370, +3.8% YoY (Colliers Q3 2025 via REJournals); Apartment List GR median $1,438, +3.6% YoY vs national -1.2% (7/2026); Zillow city ZORI $1,613 (5/2026).

Three structural findings. First: our public-source review of the 2024-2026 funded family pipeline in Kent County identified roughly 21 three-bedroom units (Union Suites II: 11, Boston Square F2: 10), against approximately 3,600 single-mother renter households living in 3BR+ homes today. Second: our review identified no affordable family property in Grand Rapids with licensed childcare inside the building. The local co-location example is grō Childcare Academy inside HOM Flats at Maynard, a market-rate workforce property, and the state proof of concept is The Creamery in Kalamazoo (48-unit 4% LIHTC over the YWCA's 24-hour Dreamery center, opened 2021). Third: the general shortage is real (Bowen 2025: 34,000 county units by 2029), but the argument for this concept does not rest on it. It rests on the band-specific gap (30-80% AMI rental gap approximately 7,115 units county-wide), the bedroom-mix gap, and the childcare gap, each documented independently.

8 The childcare market

Kent Co. licensed-slot gap, ages 0-5

-20,513

IFF 2023; supply meets 60% of demand

Service level, ages 0-2

30%

IFF 2023; subsidized 0-2: 5%

GR city slot gap

-7,239

IFF 2023; worst: Garfield Park, Black Hills, Grandville Ave

Kent annual infant/toddler cost

$10,816

IFF 2023, 75th pctile; CCAoA MI center infant: $13,454 (2024)

Providers with non-standard hours

25%

MI Market Rate Survey 2023, statewide

What childcare costs against these incomes

HOUSEHOLD INCOME	ONE INFANT/TODDLER (KENT, $10,816)	ONE INFANT, MI CENTER RATE ($13,454)	INFANT + 4-YR-OLD (MI, $25,699)
$35,000 (~40% AMI, 3-person)	30.9%	38.4%	73.4%
$50,000 (~52% AMI)	21.6%	26.9%	51.4%
$65,000 (~68% AMI)	16.6%	20.7%	39.5%

Calculated shares (labeled calculation): IFF Kent County 2023 75th-percentile and Child Care Aware of America Michigan 2024 prices against stated incomes. The federal affordability benchmark is 7%. Every cell is 2-10x that. For the third of Matriarch households with a child under 6, childcare is a second rent.

The 2026 subsidy landscape changes what the center should be

- **CDC scholarship** (MiLEAP, Feb 2026 scale): entry at 200% FPL ($53,304 for a family of 3, roughly 55% AMI; $64,296 for 4), exit threshold near $83,568, copays capped at $78/month. Most residents at or below 50-60% AMI qualify. Kent County underuses it: only ~50% of eligible children enrolled (First Steps Kent, 2024). An on-site center that handles CDC enrollment paperwork converts a bureaucratic maze into a rent-stabilizing benefit.

- **PreK for All / GSRP:** free universal pre-K for 4-year-olds, no income limit; Kent ISD has 7,000 seats and no waitlist (6/2026). The market gap is not 4-year-olds. Build the center for infants and toddlers, where the county meets 30% of demand and subsidized care meets 5%, plus before/after-school care for the 6-17 majority upstairs.
- **MI Tri-Share:** cost split employer/employee/state for 200-400% FPL families; Kent's facilitator hub is Vibrant Futures (Grand Rapids). A Tri-Share-enrolled center lets 60-80% AMI residents and neighborhood families buy in at a third of price.
- **Non-standard hours:** only a quarter of Michigan providers offer any care outside business hours, centers almost never (MRS 2023); ~38% of Michigan children under 6 with working parents have parents on non-traditional schedules (Urban Institute). Gentex built two-shift childcare in Zeeland because first/second-shift workers could not be hired without it. Even a 6:00am-midnight license, used flexibly, would be the only such center in a Kent County residential building.

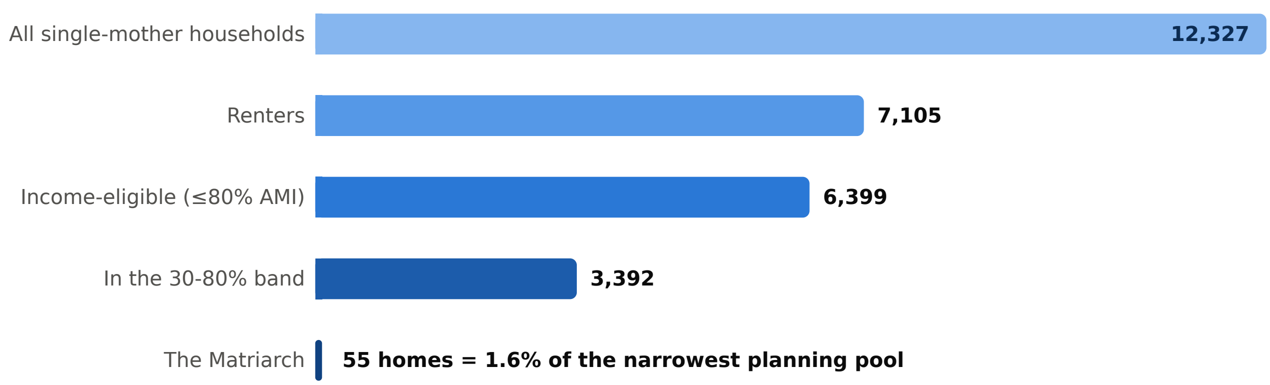
The economic case for on-site care is now measurable in Michigan. The MSU Child Care Mapping Project found that greater distance between home and licensed care is associated with lower labor-force participation: 2.7% for women generally and 1.7% for single-parent households. The study is correlational, not causal. Childcare gaps cost Michigan employers $2.88B a year, and 14% of parents of children under 6 left a job over childcare in a six-month window (Untapped Potential in Michigan, 2023). National benefit studies (BCG/Moms First 2024; UPS pilot) report retention benefits from employer-supported childcare. On-site care removes one trip from the daily chain and gives the project a credible in-state precedent in The Creamery. The actual time and economic value for Matriarch residents must be established through interviews and operator diligence.

Would mothers trade rent for it? Untested locally, and Section 14 asks it directly (trade-off question T3, childcare vs $100 rent vs larger unit). National evidence and the cost table above suggest the answer is yes for the under-6 third and neutral for the school-age majority, which is why the before/after-school program matters as much as the infant room.

9 Demand capture for 55 homes

From population to units: the demand funnel

Kent County single-mother households only · each stage is a subset of the one above



ACS 2020-2024 PUMS, Kent County (Section 5 table). Ordinal blue ramp; bar length proportional to households. Excludes every other eligible household type and all demand from outside Kent County.

Required capture under three scenarios

SCENARIO AND POOL DEFINITION	QUALIFIED POOL	55 HOMES
Conservative: single-mother renter households in Kent County, 30-80% AMI band only. Ignores the ≤30% band despite 30% units and vouchers serving it, ignores all other household types, ignores metro draw	3,392	1.6%
Expected: all income-eligible (≤80%) single-mother renter households in Kent County	6,399	0.9%
Strong demand: expected pool plus doubled-up broader-definition mothers forming new households (~3,507 × 90.1% income-eligibility)	~9,560	0.6%

Calculation from Section 5 PUMS bands. MSHDA's current market-study guidelines use a 50% capture threshold for open-occupancy projects, but the planning ratios shown here are not MSHDA capture calculations. A compliant calculation requires a site-specific primary market area, unduplicated AMI bands, rent floors, comparable supply, and movership analysis. Even the annual mover flow alone (20% renter mobility × conservative pool ≈ 678 qualified single-mother movers per year) is more than 12 times the unit count. These pools exclude married and cohabiting families, single fathers, and childless households who may also legally lease; the design audience is a subset of the legal market.

Cross-checks and honest caveats

- **Bowen/Housing Next 2025** independently sizes the 30-80% AMI rental gap at ~4,488 units in the city and ~7,115 county-wide for 2024-2029, from a different method (production vs household growth). Two methods, same order of magnitude.
- **Lease-up evidence:** Eastpointe 100% at opening; Garfield Park pre-leased in 2019; GRHC family waitlists closed; 6,000+ HCV applications in ~a day (10/2023).
- **Band-level caveat:** at 70-80% AMI the qualified single-mother renter pool is ~161 households and the rents compete with concession-running market product. If income averaging is used, units above 60% should be few, small (1-2BR), and underwritten to market rents, not maximum rents.
- **Timing caveat:** Boston Square F2 (57), Union Suites II (52), Tate & Thomas (45), and 848 Division (46) all lease 2026-2028. Combined they absorb a fraction of one year of qualified mover flow, but a 2028-2029 Matriarch lease-up should expect them stabilized, not leasing against her.
- These are planning figures, not the MSHDA market study. Site-specific PMA, comparable rents, and absorption schedule come from the commissioned analyst.

10 Five resident segments the data supports

Sized against the income-qualified renter pool where possible. No composite personas, no names, no stock biographies; each is a bundle of observed traits with design consequences.

SEGMENT	EVIDENCE BASE	WHAT SHE NEEDS FROM THE BUILDING
1 · Deep-affordability households ~39% of renter pool (≤30% AMI)	38.6% ±8.5 of single-mother renters are at or below 30% AMI; 5.3% of all households receive public assistance, 3.2% SSI; 40% of renters county-wide pay half their income in rent; this is where eviction and shelter pressure concentrates (464 people in family households, 2025 PIT)	30% AMI units and PBV pairings; on-site service coordination that is optional and discreet; CDC-subsidized childcare seats; furniture-neutral design (no donated-couch aesthetic); absolute normalcy of finish. She is moving up, and the building should look like it
2 · Early-career service and care workers ~24% of renter pool (30-50% AMI); ages 22-32 skew	Cashiers, nursing assistants, medical assistants, food service, personal care; wages $29-40K (OEWS 2025); likelier to have a child under 6; likelier bus-dependent (12.8% no-vehicle concentrates here); high share never married	50% AMI 1-2BRs; infant/toddler seats with CDC billing; transit-adjacent site; shift-tolerant childcare hours and well-lit paths; laundry in unit (already planned) because a shared laundromat at 9pm with a toddler is a tax
3 · Established full-time earners with school-age kids ~24% of renter pool (50-80% AMI); the modal resident	Age 33-44 (35-39 is the modal band at 31%); office/admin, bookkeeping, teaching, social work, healthcare practice; 60.6% work 35-40 hours, 78.5% full-year; 2 kids, ages 6-17 (66.7% school-age only); median rent paid $1,329 for often-tired stock	60% AMI 2-3BRs, the heart of the unit mix; before/after-school program; homework-friendly community room; storage; parking; a kitchen she'd post. She is the building's center of gravity and its reference customer
4 · Flexible-work and self-employed mothers Cross-cutting, ~1 in 7 workers	14.4% ±5.8 of employed work primarily from home; 7.6% self-employed; hairstylists rank sixth among detailed occupations; marketing and financial managers appear in the top 22	Wired work nook in-unit; 2-3 bookable quiet rooms; acoustic separation; package/cold storage; evening childcare drop-in for client-facing appointment work

SEGMENT	EVIDENCE BASE	WHAT SHE NEEDS FROM THE BUILDING
5 · Re-launchers currently doubled up ~3,500 women county-wide; latent, not in householder counts	22.5% ±4.1 of broader-universe single mothers live in someone else's household, 16.6% with parents; skew younger (broader universe mean age 35.3); 90%+ income-eligible if distributed like renters	First-lease underwriting flexibility (thin credit files, co-signer alternatives, voucher literacy); moving support at lease-up; marketing channels that reach her where she is (childcare programs, employers, family networks), because she is on no waitlist and no rent roll

Shares from Section 5 income bands and Section 4 structure tables; occupational and age attributions from joint PUMS cuts with small n, labeled indicative. Segments 1-3 are near-exclusive by income band; 4 and 5 overlay them.

11 Design and amenity implications

DECISION	DATA-BACKED DIRECTION
Unit mix	Renting single mothers occupy 2BRs (42.4%) and 3BR+ (50.5%) today; households are 3 people modal, and 34% are 4+. The current 55-home planning mix is 5 one-bedroom, 32 two-bedroom, and 18 three-bedroom homes, or approximately 9% / 58% / 33%. This substantially exceeds the three-bedroom share in the current competitive set while keeping the recommendation within the evidence established by secondary data.
AMI mix (income averaging)	Weight 30-60%: e.g. ~8 units at 30%, balance concentrated 50-60%, few if any above 70%. The 70-80% renter pool is ~161 households county-wide and faces market competition (Sections 5, 9)
Childcare center	License for infants/toddlers first (county meets 30% of 0-2 demand; subsidized 5%), plus school-age before/after care for the 66.7% of households that are school-age-only. Skip a large 4s room; PreK for All absorbed it. Enroll as CDC and Tri-Share provider; consider extended-hours license. Size the parent trade-off question in interviews before finalizing pro forma tuition (Section 14, T3)
Courtyard	Two-thirds of households have only 6-17s: design for independent play with passive sightlines from units and the community room, not just a tot lot. Raised beds and seating serve the 45+ sixth of householders too
Work	Wired nook in every 2-3BR; 2-3 bookable quiet rooms; robust party-wall acoustics; bulk gigabit included (99.3% already pay for access; folding it into rent is real money back)
Parking and transit	~1.0/unit plus childcare stacking; site on a frequent Rapid corridor for the 12.8% no-vehicle households and bus commuters
Logistics of a working household	Package room with cold storage; stroller/bike storage; unit storage sized for 3-4 person households; in-unit W/D (planned) validated by the data: 60%+ of residents work full time and a third have a child under 6

DECISION	DATA-BACKED DIRECTION
Community programming	Opt-in, not ambient. The population splits between never-married younger mothers, established professionals, and 45+ householders; forced togetherness misreads all three. Provide rooms and rhythms (homework hour, salon night, tax clinic), let residents set the temperature. Test this directly in interviews (Section 14, D-block)
Language access	15.1% speak a language other than English at home, led by Spanish: leasing, childcare enrollment, and signage bilingual from day one
Accessibility	10% of householders report a disability; exceed barrier-free minimums in the 30% AMI units and the childcare center

12 Visual casting and photography guide

Casting spec, from the age and identity data

- **Center of gravity: women 30-39** (half the population), with the single most representative face being 35-39. Credible supporting range 25-44 (77%). Include a 45+ woman with a teenager: she is one in six householders and almost never photographed in this genre.
- **Composition across a shoot, mirroring the county:** roughly half white, a quarter Black, a fifth Latina, and a meaningful multiracial presence. No single-token casting, and no inverse tokenism where every frame is a rainbow committee; real friendship groups cluster, so let frames feel like actual groups.
- **Children:** mostly school-age (6-17 in two-thirds of homes), one or two kids per mother, an infant or toddler in about a third of family frames. Teenagers exist; show one on a couch with a phone, unbothered.
- **Bodies, hair, style, 2026:** locs, braids, twists, natural texture, silk presses, short cuts, curtain bangs, grown-out balayage, tattoos and piercings worn without comment. Nails done because she likes them done. Clothing spans scrubs (some, not a uniform), blazers over jeans, work polos, hoodie-and-leggings weekend truth, one great date-night outfit. Style is self-directed, not stylist-imposed.
- **Occupational realism:** a customer service rep with a headset in her WFH nook; an accountant at a kitchen table with a laptop and a kid's cereal bowl; a nursing assistant in the parking lot at shift change; a stylist behind a chair; a teacher grading in the courtyard. A quarter of these women hold bachelor's degrees or better. Shoot competence, not category.
- **Cars and arrival:** most of these households drive. The driveway/carport arrival with groceries is an honest hero shot. One frame at the bus stop is also honest; hundreds of these households ride.

Scenes worth shooting

- Arrival: keys, mail, kid running ahead down the breezeway. The everyday version of "we made it."
- The 7:40am handoff: mother in work clothes, toddler to the ground-floor center, sixty seconds door to door. This is the building's whole thesis in one image.
- Work at home: headset call in the nook, door closed, kid homework at the counter. Ordinary professionalism.
- Courtyard at 6pm: kids self-directed, two mothers half-watching from the raised beds, one reading alone and unbothered. Community as available, not compulsory.
- Hosting: her mother over for dinner, or three friends and a birthday cake. Guests, laughter, a home worth inviting people to.
- Rest: feet up, TV on, laundry running in her own unit. Tired is allowed; defeated is not.

The prohibition list

- No charity photography: no downcast eyes, no gray institutional light, no clasped case-worker hands, no before/after framing.
- No "strong mom" hero-pose symbolism, crossed arms against a sunset, or staged group hugs.
- No donated-furniture aesthetics, bare bulbs, or beige waiting-room interiors. The finishes in frame should be the finishes in the building.
- No 1990s wardrobe, dated relaxed-hair mandates, or scrubs-and-classroom as the only working identity.
- No implication of gratitude for basic quality, and no rescue vocabulary in captions.

- No influencer gloss either: not every kitchen is marble, not every woman is 26 with a ring light. Curated-urban-stereotype casting is the same error as pity casting, inverted.

13 Messaging principles and prohibited language

Principles

- **Arrival, not rescue.** The data's own story: 78% employed, 80% wage-earning, $43.5K median, paying $1,329 in a market that charges $1,480. She is already carrying it. The building lowers the carry.
- **Specificity is respect.** Real numbers, real place names, real jobs. "A two-bedroom at $1,200 on the Rapid line, childcare downstairs" beats any adjective.
- **Competence assumed.** Never explain her life to her. Copy can name the 7:40am handoff without narrating why it is hard.
- **Community as a resource, never a requirement.** "The door locks. The courtyard is there when you want it."
- **Humor earned and specific**, in her register, never at her expense: the third-grade diorama due tomorrow, the group chat, the one parking spot that is always yours.
- **Dignity in the economics.** Talk about rent like she does: as arithmetic, not as blessing.

Prohibited language

Underserved women · vulnerable families · at-risk mothers · giving women a hand up · a safe haven for broken families · deserving poor framings of any kind · empowerment (as a service someone provides her) · wraparound (in resident-facing copy) · trauma-informed (resident-facing; keep it in operations documents where it belongs) · single moms in need · a second chance · back on her feet · beneficiaries · population (resident-facing) · gratitude prompts of any form. Also prohibited by house style: em-dashes, and any sentence that performs confidence instead of having it.

14 Resident interviews: recruitment plan, guide, and moodboard protocol

No interviews have been conducted; nothing in this study represents resident voice. This section is the complete instrument, ready to field.

Recruitment plan (12-20 confidential interviews)

- **Quotas:** ages 25-44 weighted, largest group 30-39 (7-10 of 16); at least 3 at ≤30% AMI, 6-8 at 30-60%, 3-4 at 60-80%; racial composition tracking Section 4 (roughly 7-8 white, 4-5 Black, 3-4 Latina incl. 1-2 Spanish-dominant, 1-2 multiracial/other); at least 3 with a child under 6, at least 2 with 3+ children, at least 2 with shared-custody arrangements, at least 2 currently doubled up, at least 1 self-employed, at least 1 working second/third shift.
- **Channels:** childcare center and Head Start parent lists (via First Steps Kent or providers), employer partners (Corewell, Meijer store managers), LINC UP/ICCF/Dwelling Place resident networks for movers-up, hair salons and nail shops on the SE side and in Wyoming, school family coordinators, targeted local Facebook/Nextdoor groups. Avoid recruiting only through social-service agencies: it biases toward Segment 1 and reproduces the pity frame.
- **Terms:** 60-75 minutes, $100 incentive, childcare provided or interview scheduled around it, phone/video/in-person at her choice, first name only, recording optional, plain-language consent. A woman-led interview team.
- **Screener:** mother of a child under 18 living with her at least half time; no spouse or partner in the home; household income within bands; renter or doubled up; Kent County. Custody structure captured in her words, never verified against documents.

Interview guide

A · Doing well (open, no housing prompt yet)
1. Walk me through a week that went well recently. What made it work?
2. What are you proud of that nobody gives you credit for?
3. When you say things are "going fine," what does fine actually include?
4. What would "doing well" look like two years from now? What's already in place?

B · Home and money (facts before feelings)
5. Tell me about your current place: what works, what you put up with.
6. What does housing actually cost you per month, all in? Where does it sit in the stack of bills?
7. Have you moved in the last three years? What triggered it? What almost stopped you?
8. If you're staying with family or someone else right now: what would getting your own place take? What's the real blocker, money, credit, listings, or something else?

C · Work and time
9. Describe your schedule. Where does it bend, where does it break?
10. Do you ever work from home? What does that require that you don't have?
11. What happens when a kid is sick on a workday? Who is the plan? Who is the backup plan?

D · Community, privacy, guests (the temperature check)
12. Think about the best neighbor you've ever had. What made them the best?
13. How much do you want to know the people in your building, honestly? What's too much?
14. Where's the line between neighbors who help and neighbors who are in your business? Has gossip ever made a place feel smaller?
15. When people come over, family dinners, birthdays, a date, what do you want the place to say about you?
16. What would make a building feel like it was watching you instead of welcoming you? (Probe: rules, cameras, staff posture, mandatory programs.)

E · Childcare
17. Walk me through the childcare arrangement: who, where, what it costs, what breaks it.
18. If licensed care were downstairs from your apartment, what would that change on an actual Tuesday?
19. T3 trade-off: same apartment, three versions: (a) $100 less rent, (b) childcare downstairs at a price you can manage, (c) one more bedroom. Rank them and say why.

F · Safety and design
20. What makes a building feel safe to you, specifically, at 10pm?
21. Where should kids be able to be without you? At what age?
22. Show apartment/courtyard boards here (protocol below): what would you change first?

G · Language and identity (last, once trust is built)
23. Read the current public description of The Matriarch. Which words feel credible? Which sound like they're performing? Circle anything you'd cut.
24. Some places for families get described as "programs." What makes housing feel like a program instead of an address? What here would signal which one this is?
25. If your best friend asked "what is this place," what would you say in one sentence?

Interviewer rules: never ask why she is a single mother; never ask for hardship narration to justify need; if she volunteers hard history, receive it and return to the present tense; "community" questions test appetite, they do not sell the amenity; pay the incentive regardless of completion.

Moodboard testing protocol

- **Boards:** three sets of 10-12 images each: (1) interiors and finishes across warm-minimal / classic-family / bold-contemporary directions; (2) exterior, courtyard, and childcare center scenes; (3) photography styles for people, spanning the Section 12 spec and two deliberate control images (one charity-style, one influencer-style) to anchor the scale.
- **Tasks:** (a) 60-second silent sort into "feels like me / not me / almost"; (b) forced pick: "which image would you send a friend with the caption: found my place"; (c) word attach: pick 3 words from a 20-word bank (incl. proud, watched, fancy, safe, institutional, mine, temporary, calm, crowded) per board; (d) projection: "who lives here? describe her without naming anyone"; (e) price prompt: "what does the 2BR in this image cost?" to detect when finish level reads as too-nice-for-me or as cheap.
- **Scoring:** tally sorts and word attaches per image; kill any image where "watched," "institutional," or "temporary" appears twice; flag any board where the projected resident diverges from the actual demographic profile (that divergence is the stereotype talking, and it is the finding).
- **Copy test:** pair the selected visual direction with the current public description and rate it for warmth, credibility, and send-to-a-friend appeal.

15 Evidence gaps requiring primary research

- **Resident voice.** Zero interviews conducted. The entire qualitative layer (Sections 12-14) is instrumented but unfielded. Highest priority.
- **Custody structure.** Not observable in any Census product; ACS "own children" undercounts shared-custody arrangements where children are enumerated at the other parent's address. Interview screener and guide carry this.
- **Small-sample cuts.** WFH by age (n = 6-20), detailed occupations (n = 1-9), and the 70-80% renter band (n = 5) carry wide intervals; anything decision-critical from these cells should be re-based once the MSHDA market study is commissioned.
- **Waitlists and rents at comparables.** LIHTC properties publish neither; verified only through public statements. Requires direct property calls (a two-hour task with a call sheet from Section 7's table).
- **Childcare specifics.** No verified county-wide infant waitlist duration; MSU's December 2025 county desert-ratio update (a .docx) and First Steps Kent's full gap analysis PDF were not retrievable here; HS4KC funded enrollment unpublished. Vibrant Futures and First Steps Kent can supply all three in one meeting each.
- **Limits paperwork.** MSHDA's Kent County page of the statewide 5/1/2026 income/rent PDF should be pulled to replace the four derived cells (30/40/70% rows) before any application use.
- **Timing.** January 2026 PIT results and 2024-2025 district-court eviction splits not yet published; Boston Square F2 lease-up velocity worth tracking quarterly as live demand evidence.
- **Willingness to pay for on-site childcare.** No local evidence exists; T3 in the interview guide is the instrument.

16 Deck-ready facts, each with its source attached

12,064 single-mother households in Kent County. 4,861 in Grand Rapids alone.

ACS 2020-2024, B11012 (±960 / ±674)

Her family has roughly 33 cents of household income for every dollar available to a married-couple family raising children in Kent County.

ACS 2020-2024, B19126: $43,048 vs $129,174

Her median age is 37. Half of these mothers are in their thirties.

ACS 2020-2024 PUMS, Kent Co. (±0.9; 49.5% ±5.7)

4 in 5 who rent are cost-burdened. 2 in 5 pay half their income or more.

ACS 2020-2024 PUMS, Kent Co. renters (80.1% ±6.8; 40.3% ±7.9)

78% are employed. 80% of households run on a paycheck, not a program.

ACS 2020-2024 PUMS, Kent Co. (±4.2; wage income 80.2%)

The 55-home program equals 1.6% of the narrowest identified planning pool, counting single mothers alone.

This study, §9, from PUMS bands vs FY2026 MTSP limits

The county's funded pipeline adds about 21 family-sized 3BR affordable units. Half of renting single mothers live in 3BR+ homes.

MSHDA awards 2024-2026; ACS PUMS (50.5% ±8.6)

Kent County is short 20,500 licensed childcare slots for kids under 6. For infants and toddlers, supply meets 30% of demand.

IFF, Kent County ECE study, 2023

The MSU Child Care Mapping Project found an association between longer distances to care and lower workforce participation. It does not establish causation.

MSU Child Care Mapping Project, 2025 (MiLEAP release)

Our public-source review found no Grand Rapids affordable family building with licensed childcare inside it. The Creamery in Kalamazoo provides an in-state precedent.

This study, §7-8 property review, 7/2026; The Creamery, Kalamazoo (LISC)

Roughly 3,500 working mothers in this county live doubled up in someone else's home. No waitlist counts them.

ACS 2020-2024 PUMS broader universe (22.5% ±4.1 of 15,559)

A 60% AMI two-bedroom rents for $1,440. The metro's median asking rent is $1,480 and climbing 3.6% a year while national rents fall.

MSHDA 5/1/2026 rent chart; Apartment List, 7/2026

PREPARED FOR

[Working Title] fairfield homes, inc. DEVELOPMENT • GENERAL CONTRACTOR • PROPERTY MANAGEMENT

The Matriarch is a development of Working Title Development with Fairfield Homes, Inc. This study was researched and written by Rhize Urban Strategy, Grand Rapids. Population definitions, methods, and margins of error are documented in Section 2; PUMS tabulations were computed from ACS 2020-2024 and 2024 microdata using all 80 replicate weights, and every quantitative claim carries its source, geography, and data year. This document contains no invented qualitative findings and is not a substitute for the MSHDA-commissioned market study required with a 9% application. Full source list and computation files are available from Rhize Urban Strategy on request.