

Workforce Housing Presentation

Northern Michigan is becoming an increasingly difficult place for young families and working people to live. The housing supply for workforce housing is at a historic low. Not enough new homes are being built, building costs are skyrocketing and home prices are rising exponentially faster than household incomes. Studies have recently been completed that confirm there is a shortage of workforce housing in the Manistee County area (including the Onekama area).

For those of you who may not know, workforce housing is housing that people earning between 80% and 120% of the area median income (AMI) can afford. Examples of jobs in Manistee County and surrounding areas that pay between 80%-120% of the AMI include police officers, healthcare workers, teachers, restaurant managers, electricians, among others.

In response to this need, Tracy Davis, Housing Ready Program Coordinator for Manistee County, was invited to give a presentation on Attainable/Workforce Housing to Onekama Township and Onekama Village officials. Housing North is our regional housing partner whose mission is to build awareness, influence policy, and expand capacity so communities can create housing solutions that meet their unique needs. Tracy's presentation provided basic housing/income information, data from our county Housing Needs Assessment, tools available to encourage more housing options and ideas to get involved and make an impact on your local housing.

A copy of Tracy's presentation is attached along with a Housing Ready Checklist for your review. For more information and data visit www.housingnorth.com.

The Village and Township will continue to explore available tools designed to encourage workforce housing opportunities in our community. As additional information becomes available, I will post it to our Facebook page as well as the Village's website.

Housing Support and Tools for Neighborhoods





OUR MISSION

We build awareness, influence policy, and expand capacity so communities can create housing solutions that meet their unique needs.

OUR VISION

Northwest Michigan will be a place where families of all income levels can find homes that are safe and affordable.





AWARENESS

Provide outreach, messaging and communications tools to communities, developers and other partners.

ADVOCACY

Identify and influence policy that impacts development opportunities in rural Michigan.

CAPACITY & RESOURCES

Work with partners to develop new tools and funding options for housing.



Housing North's Programs

Housing Ready Program

- Housing Ready Checklist
- Communications Toolkit

Deed Restriction Program for year-round housing

Accessory Dwelling Unit Program

Rental Preservation Program New Pilot Project

Regional Housing Plan/Partnership

Northwest Housing Partnership Lead for Region D

Advocacy Trainings

Educational Webinars and Events

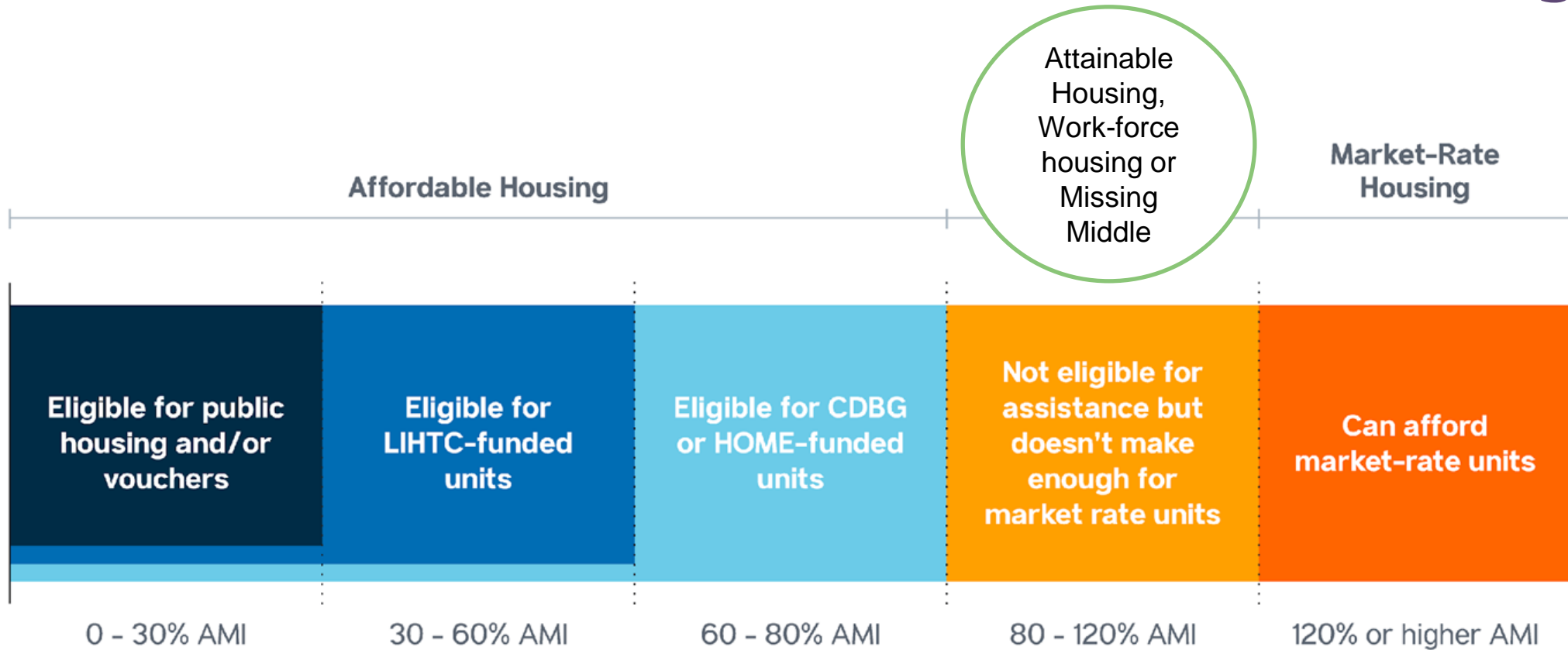
Housing Innovation Council

Policy & Advocacy Housing Michigan Coalition bills

Annual NW Michigan Housing Summit

October 23-25, 2024

Affordable VS Attainable VS Market Rate Housing



AMI = AREA MEDIAN INCOME which is reset by HUD each year according to inflation and cost of living increases

Manistee County AMI as of 4/1/24 is \$56,000 - \$105,600 based on household size

According to HUD
Housing costs should not
exceed 30% of someone's
income

Costs include:

- Rent/mortgage
- Utilities
- Property taxes
- Insurance

HOUSEHOLD MEMBERS								
AMI%	1	2	3	4	5	6	7	8
80%	44,800	51,200	57,600	64,000	69,120	74,240	79,360	84,480
100%	56,000	64,000	72,000	80,000	86,400	92,800	99,200	105,600
120%	67,200	76,800	86,040	96,000	103,680	111,360	119,040	126,720

RENT LIMITS BY HOUSEHOLD MEMBERS								
AMI%	1	2	3	4	5	6	7	8
80%	1,120	1,280	1,440	1,600	1,778	1,858	1,984	2,112
100%	1,400	1,600	1,800	2,000	2,160	2,320	2,480	2,640
120%	1,680	1,920	2,160	2,400	2,592	2,784	2,976	3,168

RENT LIMITS BY BEDROOM						
AMI%	0 (studio)	1	2	3	4	5
80%	1,120	1,200	1,440	1,664	1,856	2,048
100%	1,400	1,500	1,800	2,080	2,320	2,560
120%	1,680	1,800	2,160	2,496	2,784	3,072

Attainable/Work Force/Missing Middle Housing: Who are we talking about



People who have good-paying jobs
(\$44,800-\$126,720 a year)

First-time home buyers and young
families with limited equity and
savings

People with vocational school or
college debt

Parents paying for childcare

Types of Employment

These jobs pay around 80-120% of AMI for Manistee County and were available in September 2024 with the salary listed:

Manistee City Police Officer \$52,673 - \$61,938

MDHHS County CPS/Foster Care Specialist* starting at \$49,7795

Qualified Mental Health Professional \$30,919 - \$46,228

Register Nurse * \$57,200

FiveCap Center Director/Lead Teacher \$53,000 - \$60,000

Morton Salt Electrician \$40,939

Restaurant Manager (Ludington, Applebees) \$52,000 - \$60,000

EMT (Ludington) \$19,760 - \$24,107

*Requires at least a two- or four-year college degree

IN ASSESSING HOUSING AFFORDABILITY AT MEDIAN WAGE BY OCCUPATION...

- Most workers among common occupation types do not have sufficient wages to afford typical rental or for-sale product.
- Housing affordability is a challenge for workers across the entire region.

Housing Affordability at Median Wage by Occupation by County at Fair Market Rent/Median Sale Price (Northwest Lower Peninsula of Michigan Nonmetropolitan Area)																				
Occupation Title	Antrim		Benzie		Charlevoix		Emmet		Grand Traverse		Kalkaska		Leelanau		Manistee		Missaukee		Wexford	
	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own
Retail Salespersons	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Cashiers	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Sales Representatives, Wholesale	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
First-Line Supervisors, Retail	✓	X	✓	X	✓	X	✓	X	X	X	✓	X	✓	X	✓	X	✓	X	✓	X
Fast Food/Counter Workers	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Waiters and Waitresses	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Cooks, Restaurant	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
First-Line Supervisors, Food Prep	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	X	X	✓	X	✓	X
Bartenders	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Office Clerks, General	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	✓	X	✓	X	✓	X
Customer Service Reps	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	X	X	✓	X	✓	X
Bookkeeping/Auditing Clerks	✓	X	X	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Secretaries/Administrative Assts.	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	✓	X	✓	X	✓	X
Receptionists/Information Clerks	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Medical Secretaries	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	✓	X	✓	X	✓	X
First-Line Supervisors, Office	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Stockers/Order Fillers	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Heavy/Tractor-Trailer Drivers	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Laborers and Material Movers	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Light Truck Drivers	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
First-Line Supervisors, Product.	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Elementary School Teachers	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Teaching Assistants	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Registered Nurses	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Nursing Assistants	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	✓	X	✓	X	✓	X
Medical Assistants	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	✓	X	✓	X	✓	X
General/Operations Managers	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Accountants/Auditors	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Maintenance/Repair Workers	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	✓	X	✓	X	✓	X
Landscaping/Groundskeeping	✓	X	X	X	✓	X	X	X	X	X	✓	X	X	X	✓	X	✓	X	✓	X
Janitors/Cleaners	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Maids/Housekeeping	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Construction Laborers	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Carpenters	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X
Electricians	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X	✓	X

Source: Michigan Department of Technology, Management & Budget, 2022 Wage Rates by Industry and Occupation (OEWS); Bowen National Research

Overview of Housing Needs Assessment

- 10-County Regional Housing Needs Assessment
 - Individual County Profiles
 - Released in July of 2023
- Definition of **Study Area(s)**
 - **Demographics** (people, households, income & migration patterns)
 - **Economics** (jobs, wages, employers, commuting patterns & investments)
 - **Housing Supply**
 - **Rental Housing Data** (Apartments, Non-Conventional)
 - **For-Sale Housing Data** (Historical Sales and Available Inventory)
 - **Housing Gap Estimates** for rentals & for-sale housing, by income and rent/price
 - **Conclusions and Recommendations**

Housing Gap



The 2023 a Housing Needs Assessment showed the need for housing from 2022 through 2027 In the 10 counties in NW Michigan across the income spectrum.

Manistee County Housing Gap

525 in rental units
1,377 in homeownership units
Total of 1,902 new units

These could be newly constructed homes or apartments or the repair or conversion of existing homes or buildings.



Housing Gap Broken Down by Area Median Income (AMI)

	Rental Housing Gap Estimates (2022-2027)			
Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤\$37,850	\$37,851-\$60,560	\$60,561-\$90,840	\$90,841+
Monthly Rent Range	≤\$946	\$947-\$1,514	\$1,515-\$2,271	\$2,272+
County Housing Gap	262	142	87	34
Submarket Fair Share Ratio	53.0%	53.0%	53.0%	53.0%

	For-Sale Housing Gap Estimates (2022-2027)			
Percent of Median Income	≤ 50%	51%-80%	81%-120%	121%+
Household Income Range	≤\$37,850	\$37,851-\$60,560	\$60,561-\$90,840	\$90,841+
Price Point	≤\$126,167	\$126,168-\$201,867	\$201,868-\$302,800	\$302,801+
County Housing Gap	158	247	525	447
Submarket Fair Share Ratio	22.0%	22.0%	22.0%	22.0%

Needs Assessment Demographics

Population growth.

Much of the region will experience no growth or slight declines.

Manistee County is forecasting a decline in population but a .2% growth in Household size

- The region is expected to experience growth among **older millennials** (ages 35-44) and **seniors** (ages 65+);
- **This trend is consistent in Manistee County.**

43%

- **The Percentage of Households in Manistee County either ALICE (32%) or below the Federal Poverty Level (11%)**
- *** ALICE = Asset Limited, Income Constrained & Employed**

Source
2023 ALICE in the Crosscurrents: COVID and Financial Hardship in Michigan - Report and Dashboard - 2021 Data

Age & Quality of Housing

Manistee County the highest for aging home stock, with the average age of homes being built in 1963.

The report showed that 4.5% of the homes/rentals have incomplete plumbing, kitchens, or unsafe living conditions.

This is higher than other counties in the region or state in comparisons

	Housing Age and Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Antrim	527	42.0%	2,649	29.7%	33	2.6%	92	1.0%	25	2.0%	89	0.9%
Benzie	190	30.2%	1,486	23.5%	16	2.5%	79	1.3%	5	0.8%	57	0.9%
Charlevoix	909	42.4%	3,357	35.0%	39	1.8%	84	0.9%	109	5.1%	63	0.7%
Emmet	946	25.9%	2,728	25.9%	64	1.8%	66	0.6%	36	0.3%	38	0.4%
Grand Traverse	2,370	26.6%	7,058	24.3%	277	3.1%	290	1.0%	81	0.3%	567	4.1%
Kalkaska	274	25.4%	1,664	27.3%	54	5.0%	96	1.6%	24	2.2%	38	0.6%
Leelanau	356	34.8%	2,364	28.9%	41	4.0%	48	0.6%	41	4.0%	1	< 0.1%
Manistee	593	39.7%	3,964	48.3%	35	2.3%	99	1.2%	59	4.0%	43	0.5%
Missaukee	356	28.4%	1,710	34.6%	67	5.3%	150	3.0%	44	3.6%	64	1.3%
Wexford	1,141	40.3%	3,943	38.0%	155	5.5%	200	1.9%	85	3.0%	95	1.0%
Region	7,662	31.6%	30,923	30.3%	781	3.2%	1,204	1.2%	619	2.5%	605	0.6%
Michigan	526,133	46.8%	1,373,485	48.1%	32,741	2.9%	31,181	1.1%	24,376	2.1%	16,771	0.6%

Source: American Community Survey (2016-2020); ESRI; Urban Decision Group; Bowen National Research

Available For-Sale Product by Price Range

- All counties have for-sale housing availability rates at 1.1% or lower, with most at rates of 0.5% or lower.
- Healthy markets typically have availability rates of 2.0% to 3.0%
- Region's overall median list price at \$399k, with majority of counties above \$300k
- **Manistee Counties average list price is \$414,533 and the median list price is \$293,500**

Available For-Sale Housing Units by List Price – Northern Michigan Region
(As of Feb. 28, 2023)

	<\$100,000		\$100,000 - \$199,999		\$200,000 - \$299,999		\$300,000 - \$399,999		\$400,000+	
	Number	Share	Number	Share	Number	Share	Number	Share	Number	Share
Antrim	5	7.9%	15	23.8%	12	19.0%	3	4.8%	28	44.4%
Benzie	0	0.0%	4	16.7%	2	8.3%	5	20.8%	13	54.2%
Charlevoix	8	14.3%	10	17.9%	5	8.9%	9	16.1%	24	42.9%
Emmet	4	3.3%	10	8.1%	16	13.0%	20	16.3%	73	59.3%
Grand Traverse	15	11.4%	8	6.1%	10	7.6%	23	17.4%	76	57.6%
Kalkaska	2	9.5%	1	4.8%	6	28.6%	5	23.8%	7	33.3%
Leelanau	2	6.1%	0	0.0%	0	0.0%	3	9.1%	28	84.8%
Manistee	3	6.5%	12	26.1%	9	19.6%	10	21.7%	12	26.1%
Missaukee	1	9.1%	3	27.3%	3	27.3%	0	0.0%	4	36.4%
Wexford	20	47.6%	9	21.4%	6	14.3%	3	7.1%	4	9.5%
Region	60	10.9%	72	13.1%	69	12.5%	81	14.7%	269	48.8%

Only 132 homes available in region priced <\$200k; Lower-income households have limited housing choices.

Nearly two-thirds of available homes price above \$300k, which is unaffordable to 75% of the Region's renters.

We know we need more housing.

Why not just build it?

BARRIERS

- Construction costs
- Infrastructure
- Labor shortage
- Taxes
- Zoning that restricts the type or amount of homes that can be built
- Public opposition
- Grant requirements designed for urban areas

SOLUTIONS

- Grants, low interest loans, financial partnerships
- Land donations
- Tax incentives
- Zoning changes for more diverse housing options
- Build public support and understanding
- Legislative or policy change to create more tools and revenue



Housing Tools & Resources

Community Land Trusts

Deed Restriction Program For Year-round Housing

Housing Ready Check List and Communication Toolkit

MAP Zoning Reform Toolkit

Brownfield/Tif For Housing

Expanded Pilot And NEZ

New Districts For Housing

- **Attainable Housing**
- **Residential Facilities Act**

Other Tools



ZONING REFORMED TOOLKIT

The purpose of the Toolkit was to provide municipal planners and community leaders with a set of regulatory solutions to open up local housing supply.

Housing North Housing Ready Checklist and
Communication Toolkit * *Hard copies Provided*

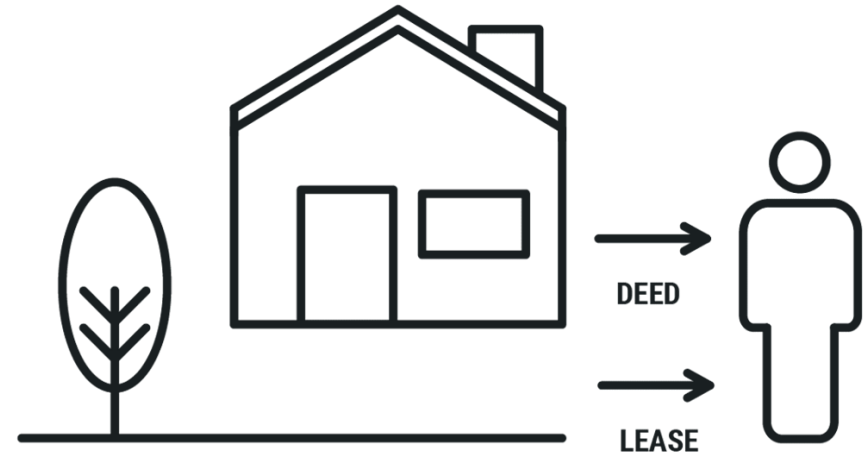
Community Land Trust (CLT)

A tool for long-term housing affordability.



TRADITIONAL PURCHASE

In traditional Real Estate transactions, the homeowner owns the house and the land that it sits on.



COMMUNITY LAND TRUST

The CLT separates ownership of the land from the building that it sits on. The CLT retains ownership of the land and leases it to the homeowner.

New Community Land Trusts making progress.....

- Frankfort CLT sold first of four homes
- Peninsula Housing single family home/duplex and vacant land
- PILOT Rental Preservation Program launched- preserving 2 year-round rentals



How to support Housing; Provide new opportunities for units of government to incentivize housing

Attainable Housing and Rehabilitation Act

- Enables local governments to support and encourage investment in an “Attainable Housing” district with 50% tax exemption for qualified homeowners who do not exceed 120% AMI

Residential Facilities Exemption

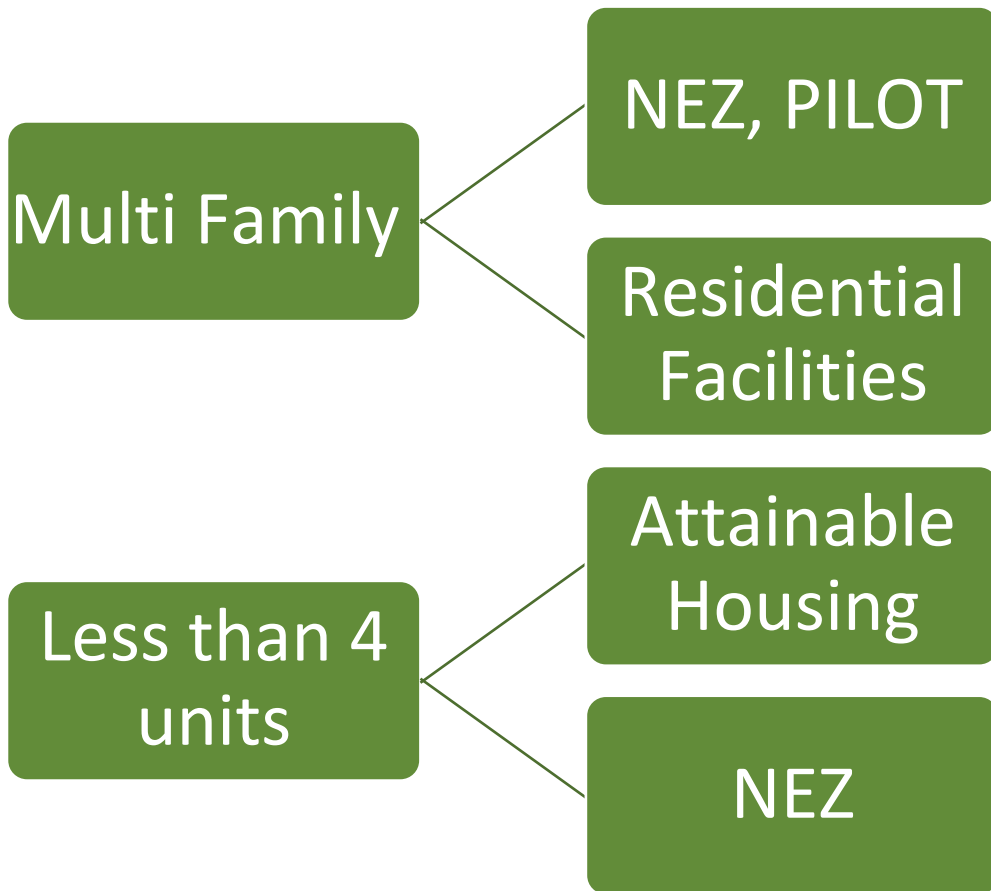
- allows a temporary tax abatement on qualified new housing development or renovation of aging units in a “Residential Facilities Exemption” districts established by local government

Neighborhood Enterprise Zone (NEZ)

- Any community can now create districts that offer lower taxes for certain housing and redevelopment projects to property owners

Payment in Lieu of Taxes (PILOT)

- Developers can request tax abatements on the future taxes to help lower costs. No longer for those only seeking MSHDA low-income tax credits



New And Expanded Housing Tools

Neighborhood Enterprise Zone

Attainable housing district

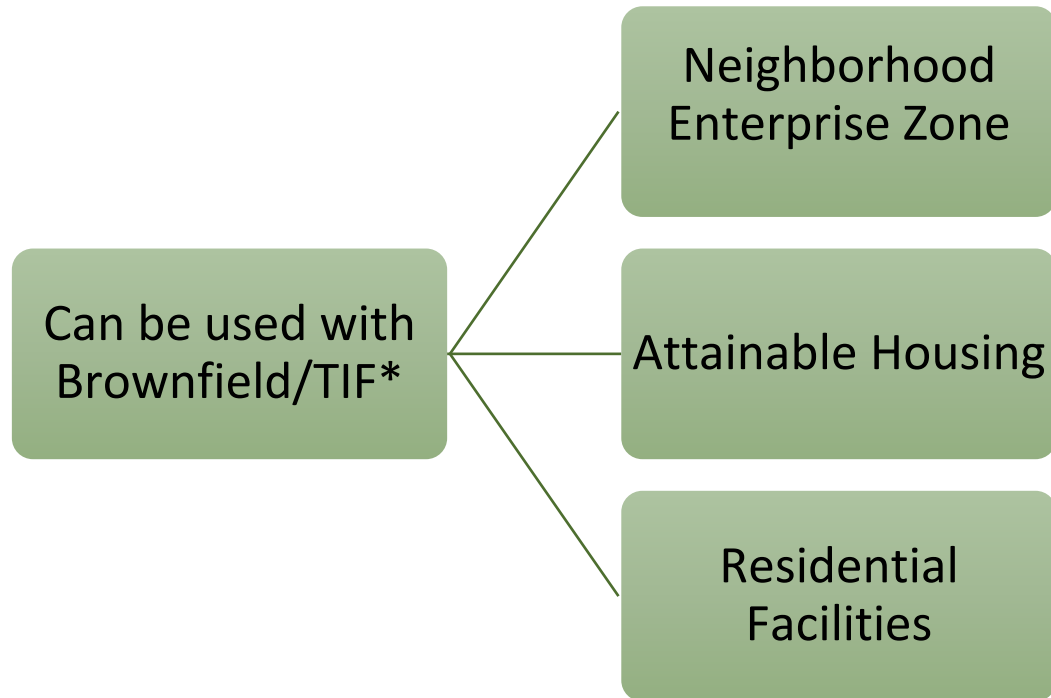
Residential Facilities Exemption

Payment In Lieu Of Taxes (PILOT)

Brownfield/TIF for Housing

Tool Summary available: housingnorth.org Housing Michigan Coalition Updates: <https://housingmichigan.weebly.com/>

Importance of stacking the tools...for long term affordability



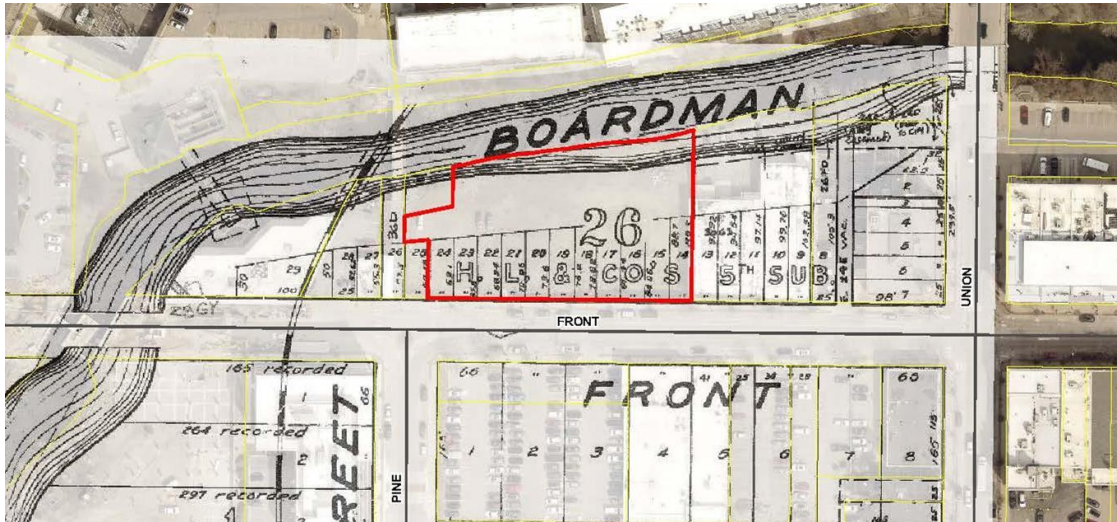
HOW TAX INCREMENT FINANCING FOR BROWNFIELDS WORKS

- 1** This ugly, contaminated gas station is a **brownfield**.
- 2** The owner pays \$1,000 a year in property taxes. That \$1,000 is the **tax baseline**.
- 3** Dr. Julie wants to buy the contaminated brownfield and build a new medical office.
- 4** Dr. Julie talks to her local Brownfield Redevelopment Authority (BRA). The BRA approves a plan to reimburse Dr. Julie for some costs to redevelop the contaminated brownfield.
- 5** Dr. Julie hires an environmental consultant to test the soil and groundwater...
- 6** ...and dig out the contamination. These are Dr. Julie's **eligible costs**.
- 7** Dr. Julie spends \$7,500 on eligible costs. The ugly, contaminated brownfield is gone. Now it's safe to build her medical office. Dr. Julie hires more staff.
- 8** The property's value goes up and Dr. Julie pays \$2,500 a year in property taxes - a \$1,500 increase! That's the **tax increment**.
- 9** Every year for five years, the BRA returns the \$1,500 tax increment to Dr. Julie to repay her eligible costs. The BRA keeps the original \$1,000 tax baseline to pay for schools and public services.
- 10** After five years, Dr. Julie's eligible costs have been reimbursed from her taxes (\$1,500 tax increment x five years = \$7,500 in cleanup costs).
- 11** When her eligible costs are reimbursed, Dr. Julie's future taxes stay in city and state budgets for schools and public services.

fishbeck
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* Depending on the project and the Unit of Government, once the 15yrs of the NEZ is over, then the TIF kicks in



Neighborhood Enterprise Zone (NEZ)

What communities have created and use NEZ's as a tool ([689p doc with list](#))

[Cadillac Lofts](#)

[City of Dearborn](#)

[Muskegon](#)

[City of Alpena](#)

[Grand Rapids](#)

[City of Detroit](#)

Neighborhood Enterprise Zones (NEZ)

- Local government may designate one or more areas as an NEZ (totaling not more than 15% of acreage in municipality)
- New or rehabbed owner-occupied homes (1-unit, duplex, or condo) in the district may apply for NEZ certificate:
 - New homes: pay $\frac{1}{2}$ the average statewide homestead millage on structure value,
 - Rehabbed homes: current local total millage rate on pre-rehab structure value, Land continues to be taxed ad valorem, Certificate may run up to 15 years.
- Newly eligible local units may designate an NEZ only if the project encourages compact development (minimum of 5 dwelling units per acre), is adjacent to existing development and can utilize existing infrastructure.
- NEZ tax only applies while the dwelling is occupied by a household at < 120% AMI.

Residential Facilities Exemption Act

Temporary tax abatement on qualified new housing development districts established by local units of government

Supports both renovation and expansion of aging residential units and as well as the construction of new residential units in these districts.

Qualified new housing developments

- Must be one acre in size
- Multifamily or single-family homes
- Targeted toward populations earning <120% of area median income
- Assurances that the units are occupied as a principal residence (year-round) to eligible households

*developments of five or more units and a minimum investment of \$50,000.

Attainable Housing Facilities Act

Local governments can create an “attainable housing district”

Property owners can apply for partial tax exemptions reducing real property taxes by 50% of the statewide commercial, industrial, utility average for up to 12 years

Can only be used for 4 units or less

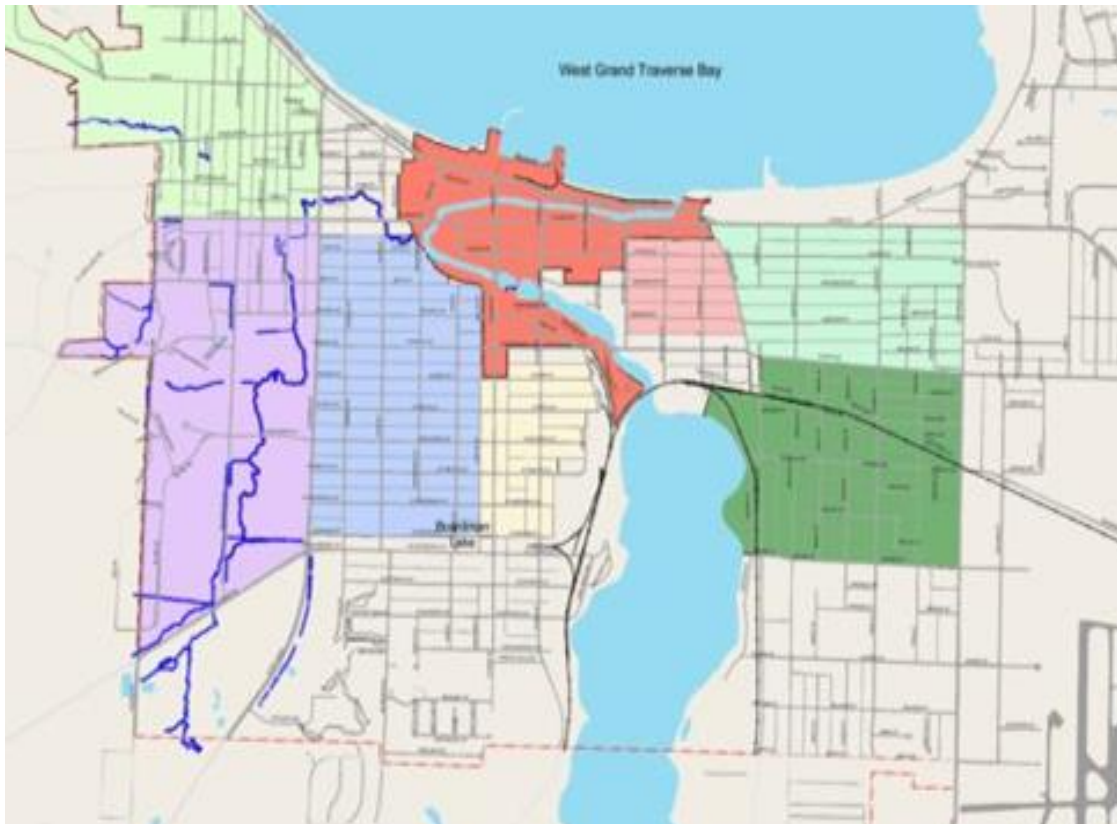
Criteria

- provides units <120% of county-wide median income threshold for at least 30% of units in a multi-unit development.
- Local governments have the flexibility to negotiate at or above that 30% to align with their goals.
- Local governments can negotiate the # of units and affordability requirements up to 120% AMI.

*4 or less rental units and a minimum of \$5,000 investment is required.

CASE STUDY

Attainable Housing District Traverse City



CASE STUDY

Attainable Housing District Traverse City

Becky, a new property owner, purchased a duplex in Petoskey, but needs about \$3000/month in rent from both unit on her investment to justify the price of her purchase. The adoption of the Attainable Housing District gives her an opportunity to partner with the City of Traverse City to reduce the rent on at least one of the units

Petoskey can now offer Becky a 50% property tax abatement in exchange for offering one unit at no greater than 100% of the Area Median income (AMI) and one at no greater than 80% of the AMI. She must also invest in new siding and windows to improve the visual quality and energy efficiency of the duplexes and annually certify the income of the households. This adds up to over \$20,000 (\$5000 required investment).

Becky agrees and with the savings from the Tax abatement, she is able to offer one units at \$1400 and the second unit at \$1600. This partnership allows Ben and Susan and their family to move into the affordable 3-bedroom unit with rent that is 30% of their income. And Jeff and Alice to move into the 2 Bedroom unit for \$1400/month.



New Tools for Housing In Action



Traverse City: Passed a PILOT ordinance

City of Manistee: Proposed NEZ

Cadillac: Cadillac Lofts- Created an NEZ to support the project

City of Frankfort: Attainable Workforce Housing Article was added to the Frankfort Municipal Code in June 2023

Working on implementing two new districts to incentivize housing

Tracking zoning changes

Emmet County:

Sutton Bay Township/Village Zoning changes and STR ordinance

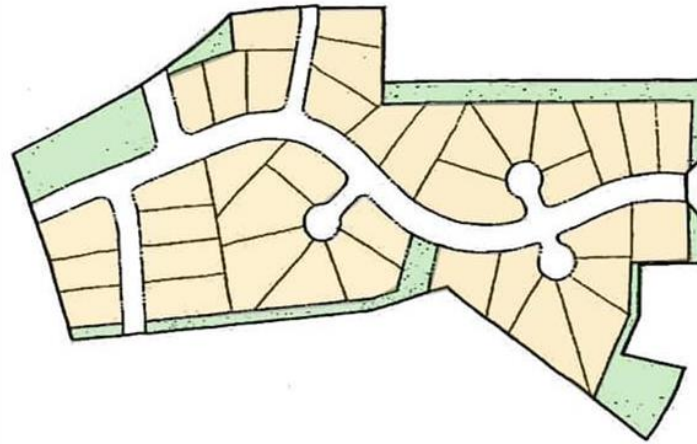
Leelanau Township/Northport Village: Joint Planning Meetings

City of Traverse City: Recently passed zoning changes

Long Lake Township (ADU's)

Traditional Single Family Zoning vs Mixed Housing Types On 18 Acres

- More units available and greater choices for individuals and families.
- More units available at lower price points and a broader mix overall.
- Significantly increased taxable value for the local community and more support for existing infrastructure.



38 NEW HOMES

Avg Price = \$425,000

Lowest Price = \$350,000

New Taxable Value = \$8,075,000

New Students = 16

2,018 sq ft Road per Dwelling Unit



146 NEW HOMES

Single Family, Townhomes and Apartments

Avg Price = \$325,000

Lowest Price = \$185,000

New Taxable Value = \$ 23,726,000

New Students = 35

634 sq ft Road per Dwelling Unit

What can YOU do to support housing?

- Advocate for year-round workforce housing in particular to keep our economy thriving.
- Support projects and programs to ensure affordability is locked in for perpetuity – or at least for a number of years - through tools including deed restrictions or community land trusts.
- Support projects that provide set-aside units for those experiencing the greatest housing need in our community through collaboration with the Michigan Coalition to End Homelessness.
- Encourage your local Unit of Government to support the existing tools in place and expand their capabilities.
 - PILOT, Brownfield/HTIF, NEZ, Hosusing Districts
 - Housing Trust funds
 - Land Bank [E](#)
- Sign up for Housing North Advocacy at www.housingnorth.org to let your legislator know how you feel about bills they are voting on that impact you locally

What can YOU do to support housing?

- Learn about the need for housing in your community through resources on Housing North's website or others and the data behind the need.
- Show up in support of zoning reform and housing projects that support the year-round economy.
 - Submit a letter of support or show up at a public meeting to show support for a project or zoning change for housing.
- Consider investing in a duplex or Accessory Dwelling Unit in your neighborhood. You may be eligible for some of the tax abatements.
- Consider a deed restriction for year-round housing or selling to someone at below market rate.
- Donate land to a local nonprofit.
- Talk with your local elected officials

Regional Housing Partnership

- **Housing North was chosen as the lead agency for Region D (NW Michigan) to facilitate the creation of a regional housing plan**
- **Regional Housing Plan Details**



Priority Goals- Region D

1. Increase access to stable and affordable quality housing options for households with extremely low incomes.
2. Increase the supply of the full spectrum of housing, including workforce housing and missing middle that is affordable and attainable to Michigan residents.
3. Increase the efficiency and effectiveness of the housing ecosystem by enhancing collaboration on housing among state agencies, philanthropy, local governments, Tribal Nations, education, and the wide variety of private-sector organizations that make up the housing ecosystem.
4. Expand the use of equitable and holistic local planning and zoning practices to increase housing supply.

Thank You!

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DATA & RESOURCES

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Registration



10th Annual
Northwest Michigan
HOUSING SUMMIT 2024
OCT. 24-25, 2024

Hagerty Center
Traverse City



Affordability and Supply Problems

- **Affordability**
 - Housing prices are increasing faster than incomes
 - Households are spending too much on housing
 - The rents and home prices that many households can afford to pay are too low to cover the costs to develop and operate newly constructed housing without government programs and incentives
 - Government funding hasn't kept up with the need
- **Supply**
 - Housing construction rates have not returned to pre-Great Recession levels
 - The need for homes at affordable and attainable ranges has increased
 - Certain regulations can impact overall supply by limiting housing types (duplexes, multiplexes, and ADUs, for example) and requiring complicated approval processes
 - Household compositions are changing and so are their housing needs and preferences