



Creating pathways and partnerships  
for housing in Northwest Michigan.



## AWARENESS

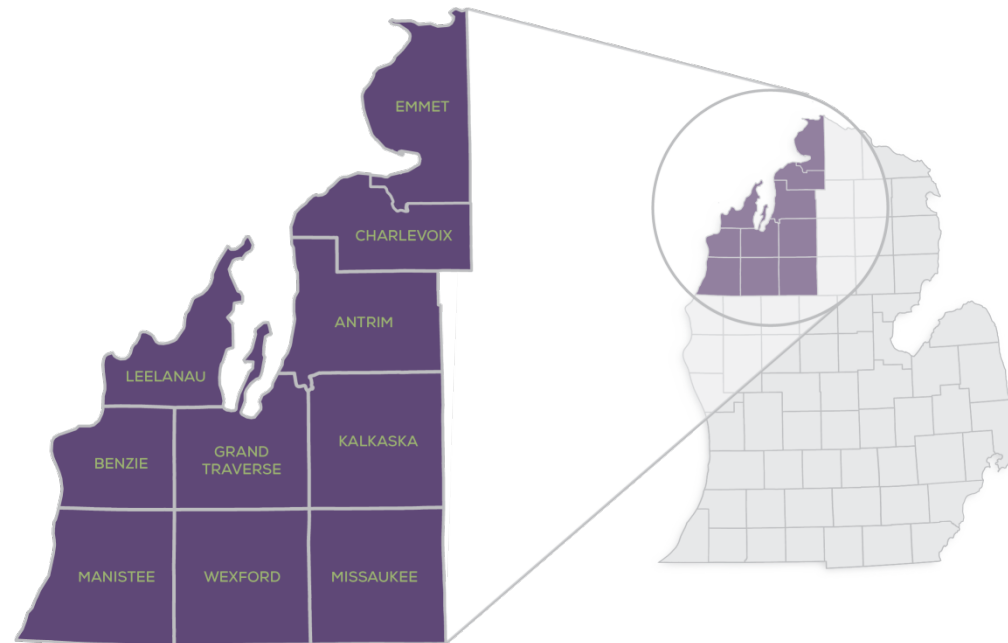
Outreach, messaging, & communications tools to communities, developers, & other partners.

## ADVOCACY

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

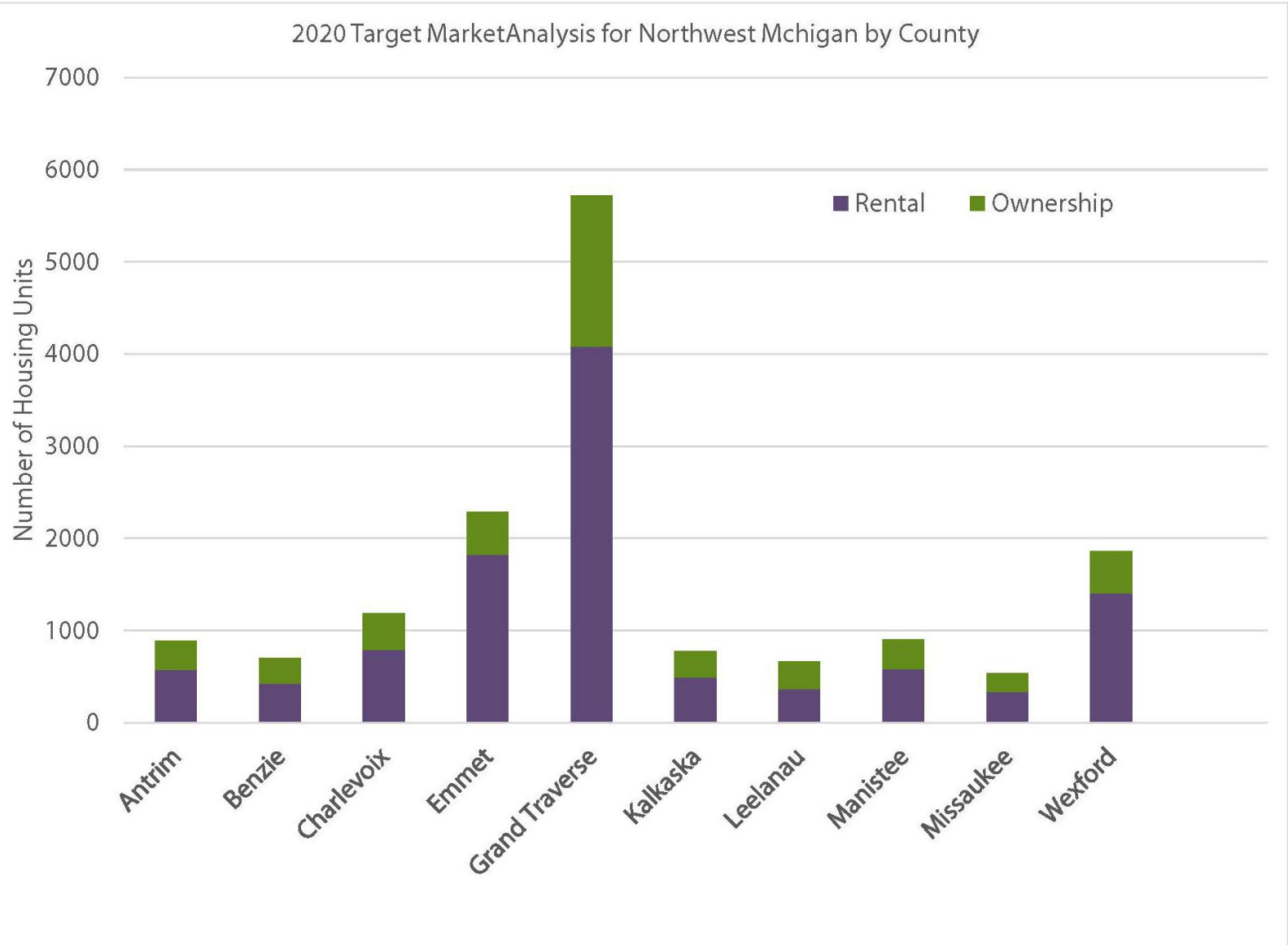
## CAPACITY & RESOURCES

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



## HOMES FOR OUR FUTURE

Visit [www.homesforourfuture.org](http://www.homesforourfuture.org)



The 2019 Northwest Michigan Target Market Analysis studied the demand for housing through 2025. In the 10 counties in NW Michigan. The study showed the potential for demand from current residents moving within the community as well as those who would move here from outside the community.

The study found that the market could support 15,000 additional units through 2025.

- **10,880 in rental units**
- **4660 in homeownership units**

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

## HOW MANY MORE RENTAL UNITS DO WE NEED IN BENZIE COUNTY?



**425**

RENTALS NEEDED

Household Incomes	Affordable Rents	# Units	% of Potential Demand
Up to \$26,000	\$650 and less	232	55%
\$28,000 - \$40,000	\$700 - \$1000	167	39%
\$42,000 - \$60,000	\$1050 - \$1500	26	6%
\$64,000+	\$1600 +	0	0%

## HOW MANY MORE HOMEOWNERSHIP UNITS DO WE NEED IN BENZIE COUNTY?



**278** OWNER UNITS

Household Incomes	Affordable Home Values	# Units	% of Potential Demand
Up to \$60,000	\$150,000 and less	37	17%
\$70,000 - \$100,000	\$175,000 - \$250,000	212	76%
\$110,000 - \$150,000	\$275,000 - \$375,000	16	6%
\$160,000	\$400,000+	13	5%

## 2020 Target Market Analysis for Benzie County

### WHO CAN AFFORD THE RENT?

The "housing wage" is the amount a worker would need to earn in order to afford a typical rental. In Northwest Michigan, rents are far higher than what many renters can afford. The lack of affordable options contributes to a high demand for new units at different price points.

BENZIE COUNTY  
HOUSING WAGE

**\$15.38**

MINIMUM WAGE

**\$9.45**

AFFORDABLE RENT FOR RENTER  
EARNING MEAN WAGE

**\$800**

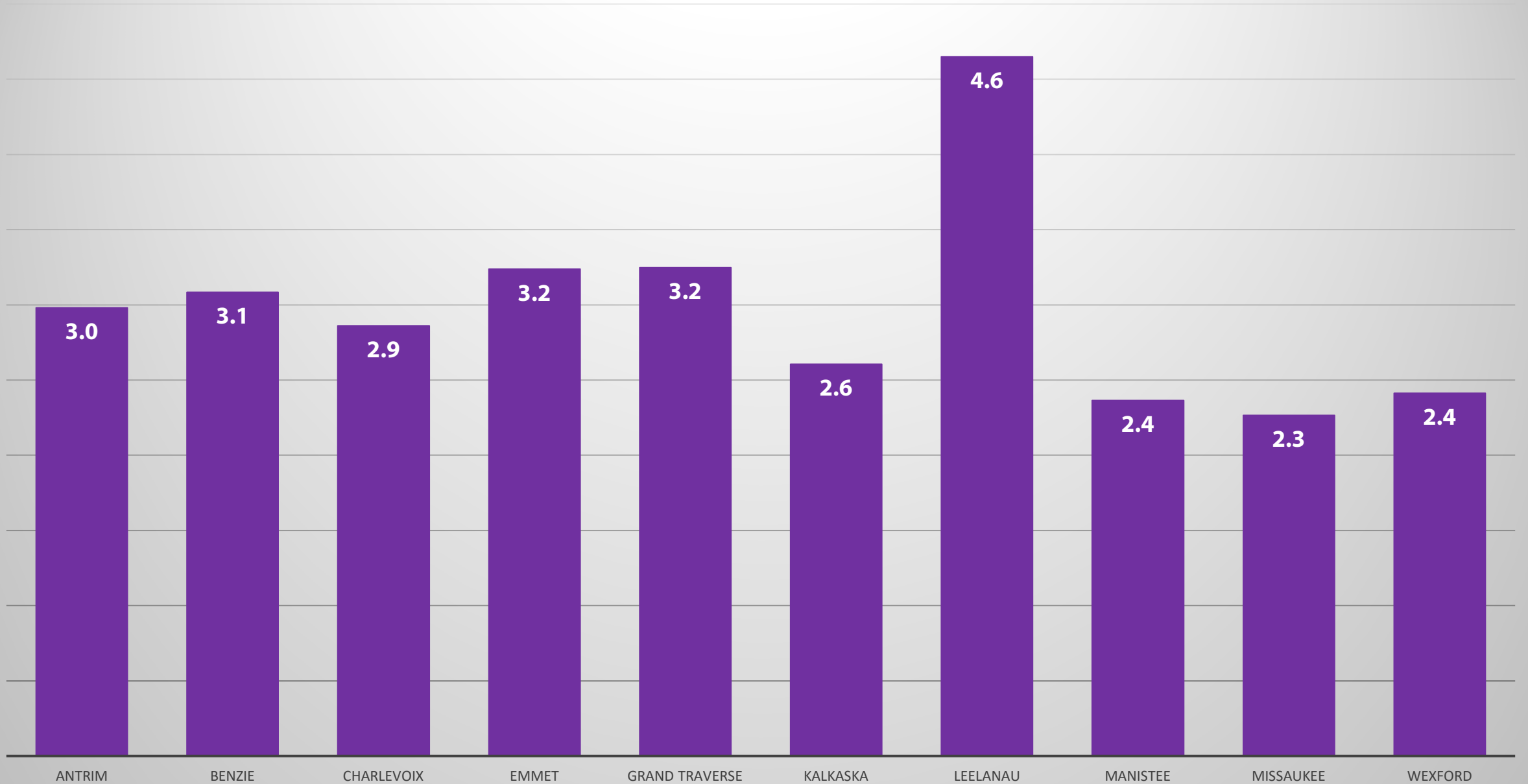
AFFORDABLE RENT FOR FULL-  
TIME MINIMUM WAGE WORKER

**\$491**

Full reports available on  
[housingnorth.org](http://housingnorth.org) or  
[homesforourfuture.org](http://homesforourfuture.org)



## Ratio of Average Home value and Area Median Income by County



# WHAT IS “AFFORDABLE”?

For those earning less than 60% of the area median income, paying more than 30% of their income for housing are considered “cost-burdened”\*

$$\text{\$69,400} \div 12 \text{ months} = \text{\$5,793} \text{ per month}$$

**BENZIE COUNTY, MI**

Median Household Income\*\*

**x 30%** affordable housing allotment

**NOTE: Someone making 50% of AMI  
Should be paying \$867.60 for rent**

**= \$1,735** maximum affordable  
monthly housing cost

\*U.S. Department of Housing and Urban Development Michigan.gov/MSHDAimpact

\*\*U.S. Census Bureau

**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

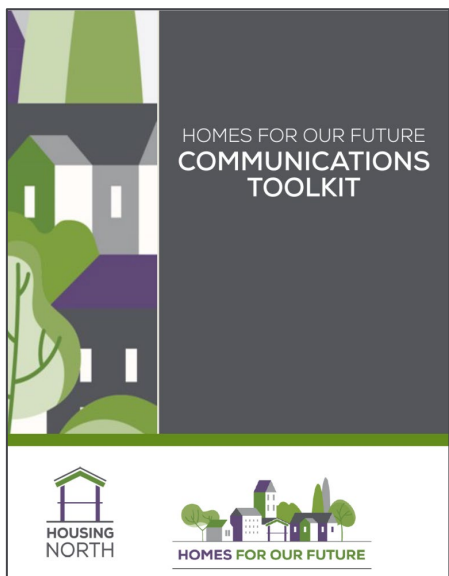




## HOMES FOR OUR FUTURE

Visit [www.homesforourfuture.org](http://www.homesforourfuture.org)

The Homes For Our Future campaign is a **CALL TO ACTION** for the public, local governments, employers, and community organizations. It offers clear courses of action, resources for participating in housing solutions, and opportunities to share personal stories



Communication resources for a clear message and a common language



Guidance for review of local policies & practices that impact housing



## Since 2020 12 Units of Government who Endorsed the Homes for our Future Campaign

1. Emmet County
2. Leelanau County
3. Manistee County
4. Missaukee County
5. Boyne City (Charlevoix County)
6. City of Manistee (Manistee County)
7. Village of Bellaire (Antrim County)
8. City of Kalkaska (Kalkaska County)
9. City of Petoskey (Emmet County)
10. City of Traverse City (GT County)
11. Village of Ellsworth (Antrim County)
12. East Bay Township (GT County)

Over 30 organizations  
and local businesses  
have endorsed the  
campaign as well and  
are listed on our  
[homesforourfuture.org](https://homesforourfuture.org)

## LOCAL HOUSING ADVOCACY: WHEN DO I GET INVOLVED?



Citizens can be the voice that drives action in a community and all housing solutions need public support to be successful. Learn more here on how to get started to drive change!



- Attend public housing meetings
- Provide public comment and directly contact local staff about your input
- Participate in master plan updates and community planning meetings

### CONTACT YOUR LEGISLATORS!



### UNDERSTAND THE NEED:



- Frame the message
- Understand the needs in your community
- Focus on solutions
- Use data!

### REACH OUT TO:



- Planning commission
- Elected Boards like county board, city council, village councils
- Land Bank authorities
- Housing Commissions (if available)

### LEARN MORE ABOUT:



- Master Plans
- Zoning Ordinances
- Tax Incentives
- Development Reviews
- Community Planning Vision

We also have a three page Advocacy handout on our website



# Policy Initiatives

Housing North has developed a state legislative advocacy policy designed to give communities more tools for incentivizing housing development and spurring housing growth.

In 2020, we began working with a group of similarly committed regional and statewide organizations dedicated to changing state policies to grow housing development options.



## OUR VISION

The Housing Michigan Coalition consists of communities, businesses, builders and associations who support increasing housing supply and affordability.

## OUR WHY

Enhancing the accessibility and affordability of homes strengthens communities, supports economic and job growth, and improves outcomes for all Michigan families.

## OUR SUPPORTED LEGISLATION

Working with a bipartisan group of legislators from across Michigan, the Housing Michigan Coalition is focused on creating and expanding tools for local governments to support the development or rehabilitation of housing supply that is attainable to more of our citizens. While we are still working on additional ideas, the list below will be introduced first.

**Local control:** Local units will have new or expanded options for incentivizing attainable housing and will negotiate the terms including affordability requirements, length of the credit and where it can be applied.

**Flexibility:** Allowing for local decision making in affordability targets up to 120% of area median income (AMI) and the term length, allows these tools to be applied based on local market conditions and identified needs.

**Workforce housing:** Research shows we need more of housing options of every type and price point across the state, but often the peak demand is for average wage households. These tools will provide the most benefit for residents who have difficulty obtaining market-rate housing but have more income than would qualify for "affordable housing." Our goal is to increase the supply of housing where demand is the highest and fill a identified gap.

Our supported legislation to date:

Tax Credit & Funding Mechanisms	Sponsored By:
Allow PILOTS for Housing	Sen. Schmidt
Employer-Supported Housing Credit	Sen. Victory & Rep. Huizenga
Residential Facilities Exemption	Sen. Horn & Rep. Roth
Expand NEZ's to Additional Local Gvt Units	Sen. Moss & Rep. Bolden
Attainable Housing & Rehabilitation Act	Sen. Brinks & Rep. Sabo
Regulations	
Discourage ordinances that prohibit products in the SCC	Sen. Outman & Rep. Cavanagh
Re-Establish Code Promulgation Committee	Sen. Daley & Rep. Tate
Housing Impact Statement	Sen. Daley & Rep. Tate



## Sign up for the Housing Michigan Coalition

We've created a simple sign-up to get updates & calls to action.

Sign up [here!](https://www.surveymonkey.com/r/MIHousingCoalition)

Or type in  
<https://www.surveymonkey.com/r/MIHousingCoalition>



# Housing Ready Program Overview

- It will take all of us to help make our communities Housing Ready
- The Housing Ready Program is Hosted by Housing North but works for YOU in your community to address YOUR housing needs
- The work plan is guide by the Communities goals for housing
- Having many partners to contribute to the position is important including Units of Government, foundations and community organizations
- Coordination with a Local Housing Group or having a group involved in the process is important
- Securing funding for 3 years is also a goal for the most impact





# Housing Ready Program

With Housing North is a coordinating agency to support and manage a Housing Ready staff in Charlevoix and Emmet Counties

- build capacity locally
- identify key development opportunities
- initiate and coordinate development
- leverage local resources
- spur new housing investment.

... Plans for a position in Benzie, Leelanau, Manistee & Grand Traverse Counties

# CHARLEVOIX & EMMET COUNTY HOUSING READY PROGRAM

*Offering a shared local approach and buy-in funding from:*



women who  
*care*  
TIP OF THE MITT

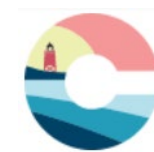
Commitment from  
Resort Township



Boyne City, Michigan



**City of East Jordan**  
Where River, Lake and Friendly People Meet



CHARLEVOIX





# Charlevoix county: Housing Ready Program

2020 – A Year in review



## WORKED WITH 8 PLANNING COMMISSIONS

To update housing plans and zoning ordinances to be more Housing Ready.



## OVER 140 NEW HOUSING UNITS APPROVED

Advocated for new units to be built in Charlevoix County, leading to over 140 housing units approved.

## DRAFTED MASTER PLAN LANGUAGE AND HOUSING FRIENDLY ORDINANCES

Drafted new Master Plan language for 3 communities undergoing updates and drafted new housing-friendly ordinance language in 5 communities.



## DISCUSSIONS WITH SCHOOLS AND LOCAL EMPLOYERS

Talking to schools to expand trades training programs and with employers regarding shared employee housing and solutions.

Interested in a Housing Ready Program for your community? Contact us at [info@housingnorth.org](mailto:info@housingnorth.org)!



# These are just a few highlights....



# Housing Ready Checklist Introduced to over 50 communities

Working to provide  
suggestions for zoning  
changes to make your  
communities more  
'Housing ready'

## ACCESSORY DWELLING UNITS (ADU)

ADUs can be above a garage, a smaller dwelling on the same property or an apartment within the home.

- Update your zoning to allow for ADUs
- Allow for minimal restrictions on ADUs including: height, dwelling size, lot area, ratio of ADU size to primary residence size, maximum number of occupants, and parking.

## PARKING

Minimum on-site parking requirements create a significant barrier to multifamily housing. They not only drive up costs but can make construction either infeasible or physically impossible on some lots. Communities should prioritize housing people over the housing of cars.

## DENSITY

Update your zoning to allow....

- Expanded boundaries of smaller lot residential districts
- A mixture of densities and dwelling types that are allowed by right or by special use including: multi-family housing (townhomes, condos, apartments, duplexes, multiplexes, etc.) with the same/similar lot dimension requirements as single-family homes when practical

## INCENTIVES FOR WORKFORCE HOUSING

Communities can consider offering:

- A density bonus when a percentage of units are set aside for workforce housing
- Reduced utility hookup fees
- Reduced minimum dwelling and lot width and size for below market-rate housing districts targeted for workforce housing, or in-fill development

## MISSING MIDDLE HOUSING OR MMH

Missing middle housing allows communities to keep the same density as the underlying zoning district, but allow more diverse housing formats such as:

- Allowing apartments in existing single family homes or structures that are designed to be compatible with any residential neighborhood on the outside.

## ELIMINATE EXCLUSIVE SINGLE FAMILY ZONING

Amending zoning to allow duplexes and triplexes on single-family lots. Making this fundamental change across all of its single-family zones by reauthorizing these types of "missing-middle" housing can help with affordable housing.

Communities could also consider Deed Restrictions to ensure year round occupancy

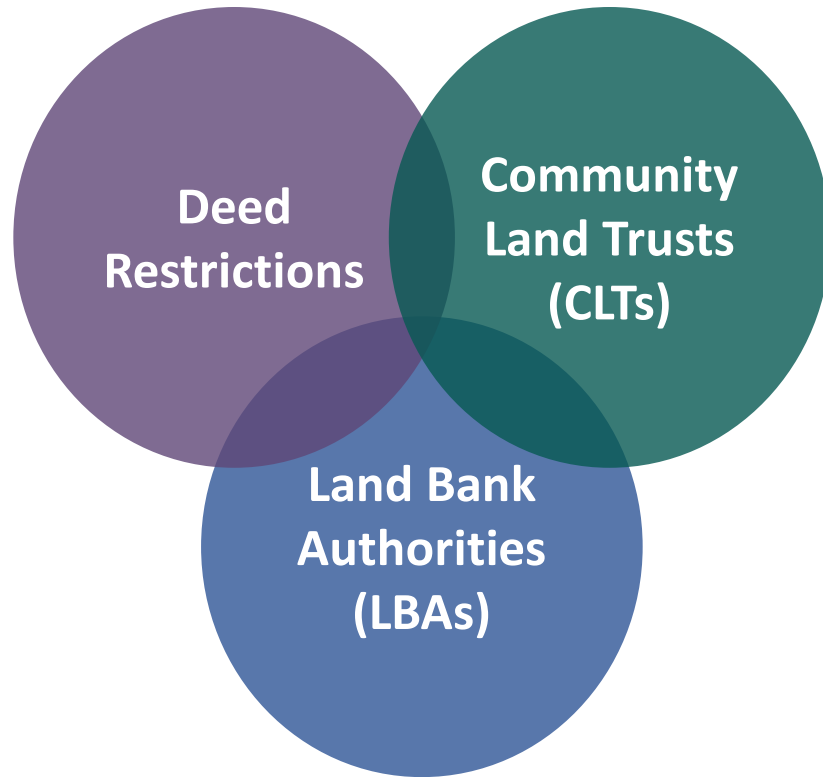
# Housing Partnerships & Tools



- Land Bank 2.0- new tools for attainable housing through Land Bank Redevelopment Authorities, Brownfield Redevelopment Authorities using Tax Incremental Financing or TIF
- Expanding Deed Restriction Program to other Communities
  - City of Petoskey
- Technical Assistance/support to communities through Partnership agreements (Village of Kalkaska)
- New Community Land Trust forming in Leelanau county to serve other communities- PENINSULA HOUSING



# A work in progress– Building Capacity for Housing



A hybrid model that employs concepts from each tool (**Deed Restrictions**, **Community Land Trusts**, and **Land Bank Authorities**)

- Create a vehicle to which people can make donations of land or housing.
- Work in partnership with CDFIs and other funders to administer funds
- Act as a third party that can support predevelopment work, feasibility planning, fundraising, land procurement, due diligence, and relationships between developers, funders, communities, and local advocates or committees...

# We have tools RIGHT NOW for local governments and other partners to incentivize workforce housing, including:

Provide discounts or waivers on water and sewer hookups for projects with affordable components. Some of those decisions may require policy revisions from the local governments.

Ensure affordability is locked in for perpetuity - or at least for a number of years - through tools including deed restrictions or community land trusts.

Requiring set-aside units for those experiencing the greatest housing need in our community through collaboration with the Northwest Michigan Coalition to End Homelessness. Up to two units per project could be subsidized and supported using rental assistance dollars for residents making less than 50% AMI.

Partnerships with Land Bank Authorities, Brownfield Redevelopment Authorities, and Community Land Trusts to help make projects affordable.

Working with local Downtown Development Authorities to utilize their tax increment financing (TIF) resources.

Continue working to make all our communities “housing ready” through the the Housing Ready program at Housing North in partnership with local staff, advocates and community members.

# What's next?

- Continue our legislative initiatives- FIVE bills to pass the House in 2021, more to be introduced in 2022
- Continue to develop and bring tools in our community for housing solutions
- Encourage EVERYONE to be involved with housing and have clear pathways to do this through our Housing Ready Program
- Expand the Housing Ready Program in four Counties
- Work with the community (Counties, Townships, Villages) to put American Rescue Plan funding towards housing solutions



**THANK YOU**

**Any  
questions?**

## Questions & More Info

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Data available at:

[www.housingnorth.org](http://www.housingnorth.org)

[www.homesforourfuture.org](http://www.homesforourfuture.org)



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# THANK YOU

Any questions?