



VILLAGE OF SUTTONS BAY
REMOTE Access Village Council Meeting
420 N. Front Street, Suttons Bay, MI 49682
July 19, 2021 5:30 p.m.
Agenda

Electronic Remote Access, in accordance with Public Act 228 of 2020 Article 3(2) and Resolution 1 of 2021 Declaration Of State Of Emergency will be implemented in response to COVID-19. The public may participate in the meeting through Zoom access by computer and smart phone and can find the link on our website at www.suttonsbayvillage.org

1. Regular Meeting Called to Order
2. Roll Call
3. Review and Approval of the Agenda – Conflict of Interest
4. Consent Agenda
 - a. Approval of Minutes -June 21, 2021
 - b. Payment of Invoices
5. Public Comment / Communication and Reports (please limit to no more than three (3) minutes)
 - a. Letter from Rich Bahle, Suttons Bay Township Supervisor
6. Unfinished Business
7. New Business
 - a. Presentation from Housing North introduction/Housing Ready Program
 - b. Solid Waste Recycling Site-Discussion
 - c. Continuation of Remote Meetings- Discussion
8. Special Committee Reports/Staff Reports (Verbal)
9. Good of the Order (Council Member **Comments**)
10. Public Comment (please limit to no more than three (3) minutes)
11. Adjournment

If you are planning on attending this meeting and are disabled requiring any special assistance, please notify the Village Clerk by calling 231.271.3051 or by email suttonsbay@suttonsbayvillage.org as soon as possible.

Roberto Larrea is inviting you to a scheduled Zoom meeting.

Topic: Village Council Regular Meeting

Time: Jul 19, 2021 05:30 PM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/89944834486?pwd=VFZlUnRXQmdSV3pxbFZqWnhuaEpWdz09>

Meeting ID: 899 4483 4486

Passcode: 003296

One tap mobile

+19294362866,,89944834486#,,,,*003296# US (New York)

+13017158592,,89944834486#,,,,*003296# US (Washington DC)

Dial by your location

+1 929 436 2866 US (New York)

+1 301 715 8592 US (Washington DC)

+1 312 626 6799 US (Chicago)

+1 669 900 6833 US (San Jose)

+1 253 215 8782 US (Tacoma)

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Meeting ID: 899 4483 4486

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Find your local number: <https://us02web.zoom.us/u/kdMjxKcKsJ>



VILLAGE OF SUTTONS BAY
VILLAGE COUNCIL REGULAR VIRTUAL
MEETING MINUTES OF JUNE 21, 2021

The meeting was called to order at 5:39 p.m. by President Lutke.

Present: Bahle, Case, Christensen, Long, Lutke, and Smith
Absent: Suppes
Staff present: DeVol, Fay, Larrea and Miller

Approval of Agenda

Bahle moved, Case seconded, CARRIED, to approve the agenda as presented, by an affirmative unanimous roll call vote. Ayes: 6, No: 0.

Approval of Consent Agenda

Case moved, Christensen seconded, CARRIED, to approve the Consent agenda as presented, with an affirmative unanimous roll call vote. The Village Council Regular meeting minutes dated May 17, 2021 and May 26, 2021, are approved. The payment of invoices is approved. The 2020 Annual Report of the Planning Commission as contained in VSB-2021-42 is accepted as required by Section 19(2) of the Michigan Planning Enabling Act. The 2020 Audit is accepted as prepared and will be submitted to the State of Michigan by June 30, 2021. Ayes: 6, No: 0.

Club License-Bay Theatre Local Government Approval

Smith moved, Case seconded, CARRIED, that the application from Bay Community Theatre Organization for the Club License Application to be located at 214 N. St. Joseph Street, Suttons Bay, MI, be considered for approval by the Michigan Liquor Control Commission, by an affirmative unanimous roll call vote. Ayes: 6, No: 0.

Resolution to Oppose SB 466 and HB 4722 (Short Term Rental Legislation)

Bahle moved, Case seconded, CARRIED, to adopt the proposed Resolution Opposing Short Term Legislation with an affirmative unanimous roll call vote. Ayes: 6, No: 0.

Good of the Order

Smith asked if the Village will be returning to in-person meetings. It was the consensus of Council to place the discussion on the next Committee meeting agenda.

Case stated his appreciation to the DPW department for the installation of the water bottle filling station. DPW Director Miller added the water fountain will undergo water sample tests this week pending turning the water on for the public. Case inquired about the Rain Gardens; work will continue on the four rain gardens located on St. Joseph. Case suggested one more picnic table be placed in the upper part of Waterwheel Park. Case suggested the Village explore

another fire hydrant installed on Jefferson Avenue. This discussion will be placed on the next Committee meeting agenda.

Manager's Report – Manager's Work Plan

Larrea stated the updates are located in blue on the work plan.

Public Comment

Bill Perkins suggests installing an Electric Vehicle Charging Station on Front Street and would like to see a study initiated. Perkins further commented on the Water bottle filling station.

Bahle suggested consulting with the local Health Department regarding in-person meetings. She further suggests an inventory be done on the housing units and short-term rentals in the Village.

The meeting adjourned at 6:06 p.m.

Meeting minutes submitted by Shar Fay, Village Clerk.

Check Date	Check	Vendor Name	Description	Amount
Bank GEN FIFTH THIRD CHECKING				
06/18/2021	18441(E)	BRITTEN, INC	4 BANNERS FOR LIGHTPOLES	704.00
06/18/2021	18442(E)	AMAZON	SOLAR OUTDOOR LIGHT/WOMAN RESTROOM	97.56
06/18/2021	18443(E)	LEELANAU CONSERVATION DISTRICT	PERMIT FEE-SUTTON PARK	90.00
06/22/2021	18436(E)	CHERRYLAND ELECTRIC	ACCT# 8364410 MAY SERVICESERV THRU MAY 1	181.77
06/22/2021	18437(E)	CHARTER COMMUNICATIONS	ACCT # 8245121220019774 MAY SERVICE	142.97
06/22/2021	18438(E)	CHARTER COMMUNICATIONS	CUST# 8245121220022588 SERV THRU MAY 22,	137.96
06/22/2021	18439(E)	PITNEY BOWES	ACCT # 0016108757 JUNE LEASE CHGS	140.10
06/22/2021	18440(E)	VISION SERVICE PLAN	CLIENT #30017164 JUNE PREMIUM	167.91
06/22/2021	18444(E)	CHARTER COMMUNICATIONS	ACCT# 8245121220017471 326 FRONT STREET	127.98
06/22/2021	18445(E)	FIFTH THIRD BANK	BANK FEES JUNE 2021	193.49
06/22/2021	18446(E)	STATE OF MICHIGAN - TREASURY	SALES TAX MARINA-MAY 2021	136.09
06/22/2021	18447(E)	COMFORT INN & SUITES HOTEL	MAMC CONFERENCE ROOM CHARGES	446.25
06/22/2021	18448(E)	VISION SERVICE PLAN	ACCT# 30 017164 0001 JULY PREMIUM	167.91
06/22/2021	45141	BAYSHORE OIL & PROPANE	REC 90 850 GAL @ 2.88	2,950.35
06/22/2021	45142	BRITTANY MECHANICAL	REPAIR IGNITOR SHOP HEATER	478.91
06/22/2021	45143	LESLIE COUTURIER	ZONING ADMIN AGREE - JUNE, 2021	480.00
06/22/2021	45144	CSI GEOTURE	CUST VIL401 WESTERN STRAW	68.00
06/22/2021	45145	THE HOME CITY ICE COMPANY	CUST# 45010000546- 65 BAGGED ICE	79.75
06/22/2021	45146	LITTLE OUTDOOR SERVICE	REMOVAL STORM DAMAGED WILLOW - COAL DOCK	725.00
06/22/2021	45147	FLASKA LANDSCAPING	MARINA PARK WALKWAY REPAIR	9,096.14
06/22/2021	45148	MR CLEAN	CLEANING- 4 VIL OFC & 2 MTG RM - MAY, 20	340.00
06/22/2021	45149	SECURITY SANITATION, INC	4 REG UNITS, 1 ADA UNIT - MARINA THRU 6/	590.00
06/22/2021	45150	SLC METER, LLC	SO NO. 42441 5/8" X 3/4" SERIES 43 M ST	1,161.72
06/22/2021	45151	SOS ANALYTICAL	PROJECT #WSSN 6500 WATER LAB ANALYSIS	120.00
06/22/2021	45152	TRAPPER RON'S	BEAVER REMOVAL-ELM STREET HIGH SCHOOL	600.00
06/22/2021	45153	USABUEBOOK	CUST #820127 STRIPING PAINT	528.90
06/22/2021	45154	WAGGENER ELECTRIC LLC	JOB # 21241 METER INSTALLATION INLAND SE	672.22
06/28/2021	18449(E)	ADOBE	SOFTWARE-MANAGER JUNE UPDATE	15.89
06/28/2021	18450(E)	VISION SERVICE PLAN	ACCT# 30 0171640001 PREMIUM MAY	167.91
06/28/2021	45155	SHAR FAY	REIMB: CLERK'S INSTITUTE EXP -JUNE 2021	173.44
06/29/2021	45156	DTE ENERGY	MULTIPLE ACCOUNTS DUE JULY 2, 2021	381.69
06/29/2021	45157	AT&T MOBILITY	ACCT#287304252169 FNDN #59785867	511.79
06/29/2021	45158	PRIORITY HEALTH	GROUP 784340 S0001, JULY 2021 PREMIUM	7,307.37
06/29/2021	45159	SECURITY SANITATION, INC	BAHLE PARK PORTA JOHN RENTAL- JUNE	100.00
06/29/2021	45160	SARA KOPRIVA	PLANNING CONTRACT JUNE 2021 INVOICE	90.00
07/07/2021	45161	BRAMER AUTO SUPPLY	CUST #8571 GM 3 PACK	72.14
07/07/2021	45162	CENTURYLINK	ACCT#405593377 WWTP	226.56
07/07/2021	45163	CENTURYLINK	ACCT# 300439566 VOSB SERV JUNE 2021	655.88
07/07/2021	45164	NORTHERN BUILDING SUPPLY, LLC	CUST # VIL10 MULTIPLE INVOICES JUNE 2021	1,464.85
07/07/2021	45165	BAYSHORE OIL & PROPANE	432 GALS REC 90 @ \$2.93	1,521.42
07/07/2021	45166	CENTURYLINK	ACCT# 89115093 JULY EQUIPEMENT RENTAL	143.40
07/07/2021	45167	CSI GEOTURE	ECM WESTERN STRAW-WEDGE PARK	82.00
07/07/2021	45168	INTEGRITY SOFTWARE SYSTEMS	DELL LAPTOP -MARINA	1,295.00
07/07/2021	45169	USABUEBOOK	CUST # 820127 13 GAL WASTE BAGS	161.88
07/07/2021	45170	WELLS FARGO FINANCIAL LEASING	CUST # 1000090171 COPIER FEE	72.92
07/07/2021	45171	WINDMULLER	PORT SUTTON LIFT STATION SURGE PROTECTOR	580.05
07/09/2021	45172	CONSUMERS ENERGY	ALL DEPTS - SERV TO 6/30/2021	4,400.49
07/09/2021	45173	COUNTY OF LEELANAU	MIT ADJUSTMENTS FROM JUNE 2021 - PRIOR T	175.42
07/13/2021	45174	TCF BANK	00801237025-00001 - BLDG LOAN PRIN & INT	57,099.87

GEN TOTALS:
 Total of 49 Checks: 97,324.95
 Less 0 Void Checks: 0.00
 Total of 49 Disbursements: 97,324.95

Suttons Bay Township
PO Box 457
Suttons Bay, MI
49682

Village of Suttons Bay
Rob Larrea, Village Manager
PO Box 395
Suttons Bay, MI
49682

July 1, 2021

Re: Letter of June 7, 2021

Rob;

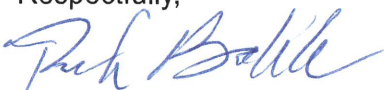
I think we have gotten off track on some of the issues noted in your letter.

For clarification, I am not now proposing the formation of a Drainage District. Nor am I hoping to generate the proposed Hydrology Report in an effort to justify formation of a District or any other particular result. I am very familiar with the formation of and reasoning behind the formation of Drainage Districts having participated in the formation of three such districts. Such an effort may be justified in the Leo Creek watershed but that is not a part of this discussion.

Regarding the health of Leo Creek and the waters of Suttons Bay I still strongly believe that there are areas of mutual interest and concern which can best be addressed through a partnership between the Village and the Township. I believe that it is premature to reach out to MDOT or even the Road Commission prior to us, the Village and Township, clearly being on the same page. To best do so, to identify those areas and interests, to chart a way forward is for a small committee of myself and Township Trustee Tom Nixon to sit down with either the Committee of the Whole or some other appropriate Committee or working group to make sure there is clarity on any mutual goal.

As you mention, there can be significant time involved in generating some of the information requested. Prior to devoting effort to doing that I request we have that meeting. Please consult with the Chair of the Committee of the Whole for inclusion on their next agenda unless you think there is another more appropriate venue or group.

Respectfully,



Rich Bahle, Supervisor



WHAT'S THE CAMPAIGN ABOUT?

The [Homes for our Future](#) campaign is a call to action from the public, local governments, employers, and community organizations, intended to provide clear courses of action and resources about how to engage in, support, and lead work towards housing solutions.

The goal is to provide information for local committees and residents to support local housing advocacy efforts, hold a series of training events, and development of housing ready checklists to help local municipalities better lay the groundwork for affordable housing development.

LOCAL GOVERNMENT ACTION

Cities, townships, counties, and tribal governments have an important part to play in housing solutions. For example, they can make it easier to build certain types of housing by changing zoning, offer incentives to lower some development costs and provide land for new development. Each community's role will be different, but local government leadership is often the first step towards housing action.

- [Endorse the Campaign](#) Local governments can endorse the Homes for Our Future campaign which demonstrates a proactive stance on housing and sends a message to developers, citizens, and businesses that your community is a partner in the solutions they need. On our website, there is a Sample Homes for Our Future [Resolution for Local Governments](#)
- Get informed by scheduling a presentation with Housing North Staff for your local planning commission or elected board. You can also browse the studies, plans, and resources available on housing on our [website](#).
- Make Your Community Housing Ready by looking over your zoning ordinance and encourage their communities to become "Housing Ready" by completing the [Housing Ready checklist](#)



HOMES FOR OUR FUTURE
COMMUNICATIONS
TOOLKIT





Housing North is a nonprofit organization formed in 2018 to build awareness, influence policy, and grow capacity and resources so communities can create housing solutions that meet their unique needs. It's governed by a ten-county Board of Directors that represent business; philanthropy; local, county, and tribal government; workforce development; and housing agencies from throughout the ten-county region of Northwest Lower Michigan.

www.housingnorth.org



homesforourfuture.org * housingnorth.org

HOMES FOR OUR FUTURE

COMMUNICATIONS TOOLKIT



Housing is a complex challenge. For new homes to be built, developers require adequate funding, public services, regulatory support, labor, and more—from the private sector, local governments, state agencies, and a variety of other partners. Coordinating all of those considerations and stakeholders is a daunting prospect—and becomes even more so when you consider that an unsupportive public can affect decisions on nearly every one of those factors. Indeed, public support for housing initiatives is a central ingredient to success. Without it, the success of housing projects or other solutions is never certain.

Yet, public support for housing solutions can be elusive. Housing debates are intensely personal and emotional, and housing proposals and initiatives have been divisive in many communities. While community members are quick to agree that more housing is needed, there's often disagreement about what types of housing are needed and where, what resources should be provided to make housing a reality, and who should or should not be a part of the solution. Many times these conversations are based on conjecture, rumor, misinformation, and deeply-ingrained stereotypes about what "affordable," low-income, or workforce housing might be, or how it might impact a neighborhood.

It's understandable that this happens. With a topic as complex and emotional as housing, it's easy for messages to be garbled, facts to be distorted, or objectives and end goals to be lost. Housing conversations are full of confusing terms that are used differently by different people; acronyms; data; and assumptions on either end. What's more, many people on both sides of housing debates are prone to react emotionally to the topic. In this environment, it's difficult to make objective decisions or judgments about the questions at hand.

Solutions to the hugely important issue of housing require a more constructive frame for communications about it—which requires a better understanding of how we interpret and communicate information.

THE ART & SCIENCE OF HOUSING MESSAGES

While it's tempting to believe that clear, rational messages and good data will convince a skeptical audience and build public support for housing, research and experience prove this is far from the case. Research from the Frameworks Institute cites studies showing that we hold more tightly to our ideas when new data is presented that contradicts those ideas. Some of this is connected to the phenomenon of "confirmation bias"—the tendency to accept arguments that confirm our views. Some of it has to do with the way we identify, as individuals, with our beliefs—and how data that calls our beliefs into question also calls our identifies into question. And some is related to the way our brains process information. We need a compelling alternative explanation to replace the information we use to explain the world, or we feel unmoored and uncertain—and hang on more tightly to our false beliefs.

Understanding how we communicate and process information is important when talking about emotional topics like housing. We all see issues like housing in many ways, or through different “frames” or cultural narratives that we use to interpret the world around us. For instance, many of us subscribe to the cultural narrative that we are all “self-made,” or that each of us is solely accountable for our own circumstances. While mindsets like the “self-made” concept often contain important truths in certain contexts, in the context of housing, it may lead us to believe that a family’s inability to find housing has to do with their inability to save or manage money, or that they’ve made poor choices—when the reality is much more complicated, having to do with national and even global issues like supply and demand, development financing, and more. Whatever the reality might be, however, frames like these are deeply ingrained mindsets that aren’t easily changed by data or rational arguments.

Working within these frames, and using them as way to understand we interpret the world, can help us engage people in discussions and solutions. The resources in this toolkit consider housing in the context of those frames. They’re intended to help advocates and leaders build consistent messages around housing in public dialogues, and include memorable data points, clear messages about solutions, and context for how housing impacts our shared values. The guide includes communications frames developed on behalf of Housing North by Avenue ISR in 2019 and based on research from the Frameworks Institute, along with data and information about housing needs and solutions from a broad range of sources. It is not intended to be a complete toolkit on housing solutions—such as funding sources, zoning techniques, or policy initiatives; however, where available, resources on these solutions are referenced in the toolkit for further reading.

RESOURCES

Links to all resources are available on www.homesforourfuture.org.

You Don’t Have to Live Here

This report by the Enterprise Community Foundation and the Frameworks Insitute identifies the challenges in housing communications and new research about which messages work, and how to use communications to expand the public discourse on housing issues.

Housing Toolbox for Massachusetts Communities

The Citizens' Housing and Planning Association and the Massachusetts Housing Partnership developed guidance as part of a statewide initiative to support local officials and volunteers in their efforts to provide more affordable housing opportunities in their communities. It includes strategies and best practices for the creation and preservation of affordable housing—including tools and resources for building local support and improving communications.



COMMUNICATION TIPS



Consider the frame. How issues are framed can change how people respond to it. Talking about housing as a “right” or about creating housing for others may trigger an “us versus them” reaction. But if the message is framed as a matter of fairness so that gives everyone access to housing they can afford, or as an issue that affects our shared values and future, messages are received more openly.

Fill in gaps in understanding. Be sure that audiences understand the “why” of the issue. The public often has little context or only a basic understanding of the complex causes of housing shortages, or how they can be solved. Messages should clearly and simply outline the factors that have contributed to this issue—and how things are different today than it was when our audiences first bought or rented homes.

Messengers matter. People listen to people they trust. Members of the clergy, police or emergency responders, military personnel, school officials, business owners, and other well-known and broadly-trusted community members can be powerful advocates for housing messages.

Focus on solutions. Many of us suffer from “crisis fatigue.” We become so overwhelmed by the many complex problems in our world that we give up on solutions, not knowing what steps to take as individuals or even if we have the power to act in any meaningful way. Efforts to engage the public should be clear and directive—with a message of hope that solutions can address our housing needs.

Use social media carefully. Social media is a powerful communications tool—and potentially destructive. Misinformation can spread like wildfire, and community dialogues can quickly descend into personal attacks. Therefore, it’s important for clear, simple, memorable messages to be shared in a proactive way, even before a specific proposal arises.

Make data meaningful. Messages can get bogged down in data that isn’t presented in a meaningful way, or that is too abstract for people to make clear connections to its impact. Using a few key data points that are framed in a compelling message about what it means, or the impact it has, is more powerful than overloading the audience with data that they may or may not be able to effectively interpret.

Words matter. Using certain words—and avoiding others—can help the audience with shared values while avoiding strongly ingrained opposition to certain social positions. For instance, the term “housing” is an abstract concept that’s not tied to a predictable image. It can mean anything from a cozy single-family home to a massive, imposing apartment building, so it’s easy for imaginations to run wild when the term is used. On the other hand, we all have a personal connection to the word “home.” Most everyone has, or wants, a home. But who wants to live in “housing?”

EMPHASIZE

Homes
Work
Young Families
Working People
Middle Class
We, Us, Our

DE-MPHASIZE

Affordable Housing
Low-Income Housing
Housing as a Right
Deserving
Public Policy

USE SPARINGLY

Housing
Housing Options
Housing Alternatives
Community Housing
They, Them, Theirs

WHAT'S AFFORDABLE?



How “affordable” a home is depends on how much it costs in relation to a household’s income. To categorize and determine affordability levels in the context of income, funders and others use an income measure known as “area median income” (AMI), which is the household income for a median (typical) household in the county. AMI varies not only by county but also by household size.

Public housing subsidies are often directed towards households within certain income brackets, which are categorized as low-income, very low-income, or extremely low-income, based on a comparison with the AMI. Different subsidies may be available for different income levels. Charts showing income levels by county in Northwest Lower Michigan are available online at homesforourfuture.org.

Income Group	What housing programs may they be eligible for?	What type of household is this?	How much can they afford to spend on housing each month?
0-30% AMI Extremely low income \$0-\$19,683 family of 4 \$0-\$13,791 single person	Public housing Housing Choice Voucher CDBG* Local housing programs	People who are unable to work due to disability or age Seniors on fixed incomes Low-wage workers, including many retail, restaurant, and day care workers	\$0—\$492 family of four \$0—\$345 single person
30-50% AMI Very Low Income \$19,683-\$32,805 family of four \$13,791-\$23,214	Public housing Housing Choice Vouchers CDBG* LIHTC** Local housing programs	One person working as an home health care aide, nursing assistant, or bartender Two workers in retail, restaurant, or child care sectors	\$492-\$820 family of four \$345-\$575 single person
50-80% AMI Low Income \$32,805-\$50,885 family of four \$23,214-\$36,516 single person	CDBG* LIHTC** Local housing programs	One or two workers in entry level jobs, including EMTs, administrative assistants, and teachers	\$820-\$1,266 family of four \$575-\$887 single person
80-100% AMI Moderate income \$50,885-\$65,610 family of four \$35,516-\$46,630 single person	Local housing programs	One or two workers in entry- or mid-level jobs, including police officers, fire fighters, school teachers, and IT support personnel	\$1,266-\$1,640 family of four \$887-\$1,149 single person

*Community Development Block Grants

**Low Income Housing Tax Credit program



WAGES & AFFORDABILITY

A home is “affordable” if it costs less than 30% of a household’s income. If households spend more than that, they’re considered “cost overburdened.” Cost-overburdened households are at greater risk of eviction, foreclosure, or homelessness, and lower-income households are more likely to be cost overburdened. State and federal guidelines define “low income households” as those earning 80% or less of the area median income (AMI), with income guidelines established and published for each county in Michigan annually by the Michigan State Housing Development Authority (MSHDA). Low-income households make up a significant and critical portion of the workforce, including workers in tourism industries, construction, child care, education, and health care. Many of these workers struggle to find homes that are affordable.

OCCUPATION	MEAN ANNUAL WAGE	AFFORDABLE RENT
Dishwashers	\$22,030	\$551
Housekeepers	\$23,130	\$578
Bartenders	\$23,900	\$598
Childcare Workers	\$24,580	\$615
Home Health Aides	\$25,950	\$649
Bank Tellers	\$27,500	\$688
Waitstaff	\$28,400	\$710
Janitors	\$28,820	\$721
Nursing Assistants	\$29,980	\$750
Phlebotomists	\$31,260	\$782
Reporters	\$31,280	\$782
EMT	\$31,880	\$797
Construction Laborers	\$33,930	\$848
Admin. Assistants	\$34,430	\$861
Dental Assistants	\$37,100	\$928
Preschool Teachers	\$37,930	\$948
Firefighters	\$40,180	\$1,005
Mechanics	\$40,650	\$1,016
Welders	\$41,210	\$1,030
Truck drivers	\$44,420	\$1,030
Protective service workers	\$45,040	\$1,126
IT Specialist	\$45,040	\$1,126
Teachers	\$47,740	\$1,194
Electricians	\$47,740	\$1,194

Source: Bureau of Labor Statistics, 2018



HOUSING TERMS



TERM	ROLES	WHAT INCOMES DOES IT SERVE?	ALSO KNOWN AS...
Affordable Housing	Housing that costs 30% or less of a household's budget.	All	Low-income housing Workforce housing Attainable housing Supportive housing
Attainable Housing	Homes that are deemed "affordable" to a group of people within a specified income range. Often, this term is used interchangeably with "workforce housing."	There's no "official" income level. Depending on the market, it may include incomes up to 150% of the area median income.	Affordable housing Attainable housing
Low-Income Housing	Rental or for-sale housing that's made affordable, through subsidies, to low- and moderate-income households. Deed restrictions or other controls limit the resale price or rent for a specified number of years. Affordability may be guaranteed for periods of time ranging from 10 years to perpetuity.	60% of area median income (rental) 80% of area median income (ownership housing)	Affordable housing
Market Rate Housing	Housing sold at full market value.	All	
Supportive Housing	A combination of housing and services that cost-effectively helps people live more stable, productive lives—especially those facing complex challenges such as homelessness or very low incomes, and/or serious, persistent issues like substance abuse or addiction, mental illness, disability, dementia, and HIV/AIDS. Supportive housing is coupled with social services like job training, life skills training, alcohol/drug abuse programs, and case management to populations in need of assistance.	Supportive housing often serves low-income households (60% AMI or less)	Affordable housing
Workforce Housing	Housing that's affordable to parts of the workforce earning low, moderate, and entry-level incomes such as teachers, police officers, medical technicians, construction workers, office workers, and retail and restaurant staff. Workforce housing may include both rentals and homeownership opportunities, and is generally located near employment centers. It may be either subsidized or unsubsidized.	There's no "official" income level. Depending on the market, it may include incomes up to 150% of the area median income.	Affordable housing Attainable housing

FRAMING THE MESSAGE



Housing North’s communication strategy establishes a straightforward “frame” to create persuasive and inviting messages about housing. The following structure provides a starting point for introductory housing conversations. Additional talking points, data, and messages are provided in the following pages for advocates and leaders to use in more in-depth housing discussion with a variety of audiences.

Message Frame	Messaging Tips	Sample Messages
Establish values & common ground	<ul style="list-style-type: none"> • Begin with statements of values that engage the audience • Help them understand the issue in the context of these values 	<ul style="list-style-type: none"> • We want communities where hard working people can afford to live. • We want our children and grandchildren to be able to live here if they choose.
Connect the problem to these values	<ul style="list-style-type: none"> • Why is today different from yesterday? • Be factual, not “fact-full” • Make it personal with relatable stories • Use language that invites shared common ground – this is “US” not “Them” 	<ul style="list-style-type: none"> • Because of long-term trends, there is a real shortage of homes. • Many middle-class workers young and old are no longer able to live in our towns and rural areas. • We risk creating communities where only the wealthy can live.
Show solutions that work	<ul style="list-style-type: none"> • Lay out a reasonable path to get there • Show examples of solutions that inspire and dispel fears 	<ul style="list-style-type: none"> • Through common sense policies, we can create new housing options. • Housing ready communities are already making a difference in our area. • There are many creative solutions that businesses and citizens can use to help.
Tell audiences what they can do	<ul style="list-style-type: none"> • Talk about possible solutions and specific participation roles • Ease and encourage action paths • Assign a task • Ask for a commitment 	<ul style="list-style-type: none"> • Local leaders, business people, and citizens can all play a part. • Visit www.homesforourfuture.org to learn more.





HOMES FOR OUR FUTURE: TELLING THE STORY

Housing North's Homes for Our Future position statement can be used as a basic message to introduce the Homes for Our Future campaign and housing issues to a broad range of audiences. The message can be customized to appeal to specific audiences and their values, including environmental impact, homelessness, health, and social equity. The following pages offer talking points, data, and messages that can help advocates and leaders organize their communications within and around the Housing North Homes for Our Future position statement.

HOMES FOR OUR FUTURE POSITION STATEMENT

In Northern Michigan most of us believe that if you work hard and save you should be able to live in a safe home. We want communities where our children and grandchildren are able to live or return. But Northern Michigan is becoming a more and more difficult place for young families and working people to live. Not enough new homes are being built. Homes for rent are being pulled off the market for short term rentals like Airbnb. For these and other reasons, housing costs have surged past local incomes and there is a real shortage of homes. Teachers, health care workers, first responders and other middle class workers young and old are not able to live in our communities. They have to drive from farther and farther away to work or they leave our region altogether. We run the risk of creating communities where only the most wealthy can afford to live. This shortage of homes can be solved! By working with developers, making common sense updates to zoning and helping employers and citizens to create new housing options, we can ensure that our communities remain places where all people can live, work, raise families and thrive.





UNDERSTANDING THE NEED

Messages should clearly and simply outline the problem we're facing, and how it impacts the values that we share—providing opportunities for our workforce, children, and grandchildren to live ; building a stronger economy; and preserving the things we love about our communities.

Because of long-term trends, there is a real shortage of homes. Many middle-class workers young and old are no longer able to live in our towns and rural areas. We risk creating communities where only the wealthy can live.

High Demand for Homes

- A 2019 market study shows a potential demand in the region for 10,880 new rental homes, and 4,660 for-sale homes. Demand is high because the number of jobs and households in our region has been growing for years—while development has been constrained by high land values, construction costs, and tax rates; complex development processes; and public opposition.
- A 2017 Home Builders Association of Michigan report shows that new home costs are higher in the Greater Grand Traverse Area than anywhere in Michigan - with a median new home price of more than \$437,000. To qualify for a house at that price, a household would need to earn over \$116,000 per year.

Personal & Community Impacts

- Without housing they can afford, many individuals and families are forced to live in deteriorating homes that are unsafe and unhealthy.
- Many individuals and families move farther from work and school, where long commutes result in high transportation costs. An average household in our region spends well over half their income on the combined costs of housing and transportation. When people

live farther from jobs, they can spend two-thirds or more of their income on those two costs alone.

- Long commutes create added traffic on the roads and higher public costs for services like sewer, water, and emergency response.
- Building homes in existing communities, or building in higher densities, creates the “critical mass” needed to support effective transit services and other public infrastructure.

Economic Impacts

- Housing is an economic stimulus, creating jobs and tax revenue. Data from the National Institute of Home Builders estimates that building 100 affordable homes generates \$11. million in local income, 161 local jobs in the first year alone, and \$2.2 million in local taxes and other revenues for local governments.

Environmental Impacts

- When we don't create homes near jobs and schools, we push development into undeveloped areas—destroying the region's natural beauty and compromising water quality and green infrastructure.
- Development outside of town results in longer commutes and increased emissions.
- Building homes on blighted or contaminated property provides important opportunities





UNDERSTANDING THE NEED

for environmental clean-up and water protection.

Shortages of Homes Affects Our Workforce

- Over a ten-year period, the number of people in our region between the ages of 34-54 declined by 17%, while the number of children (below age 19) dropped by 13%. At the same time, there was a 33% increase in those over aged 55, as empty nesters and retirees move into the region (*data from American Community Survey*). This long-term trend is resulting in a smaller workforce now, and shrinking our future workforce “pipeline.”
- It’s hard to recruit new families and young people back to the area when they can’t find homes they can afford. Surveys of young professionals in both Traverse City and Manistee showed that half of professionals under age 40 were thinking about, or had thought about, moving away because of housing costs.
- Retirees are making up the majority of new residents. Over the next 15 years, nationally, 87% percent of household growth will be couples without children, and 53% percent of household growth will be single individuals.
- All industries are struggling with workforce shortages. Without new residents and workers, current residents will have difficulty meeting basic needs—for health care, home improvement, and other. Waits will be longer—for everything from a restaurant table to respite care for senior citizens.
- As young families leave, school enrollment declines—leading to decreased school funding for our schools.
- Businesses increasingly report that difficulties in retaining and recruiting staff are connected to shortages of housing – and that the subsequent lack of workers is impacting their ability to maintain and grow their businesses.
- Businesses in all industries describe putting new employees up in hotels while they search for housing – and having new employees ultimately turn down job offers because they can’t find a place to live.
- A 2017 survey in Leelanau County showed that “access to housing” was considered the biggest obstacle to creating new local jobs.
- Restaurants are shortening hours, seasons, and menus; are paying overtime; closing if their chef calls in sick; and facing poorer customer service from being stretched too thin. All because they can’t find enough workers – who can’t find housing.
- The housing shortage is impacting workers at all pay scales. Hospitals struggle to recruit all kinds of health care professionals – even doctors – because there aren’t enough homes, especially rentals, available. One manufacturing company considered turning down a \$4 million dollar order because they were concerned they wouldn’t be able to house the 10-12 new workers they needed to recruit. Others report having as many as 70 unfilled positions—and attribute the openings to a lack of housing options for new workers.
- “Where are you going to live?” is one of the first interview questions employers ask potential new employees.





RESOURCES

Links to all resources are available on www.homesforourfuture.org.

Income Limits

The Michigan State Housing Development Authority sets income and rent guidance annually for each county in Michigan.

Northwest Michigan Target Market Analysis

This market study, conducted by market analyst LandUse USA and coordinated by Networks Northwest and Housing North, shows the potential demand for new units in each county, city, and village in Northwest Lower Michigan through 2024.

Young Professionals Surveys

Chambers of commerce in Manistee and Traverse City conducted housing surveys in 2019, with questions about housing impacts on young professionals.

LPEF Survey

The Leelanau Peninsula Economic Foundation conducted a survey of Leelanau County businesses to determine needs around, and impacts from, issues like housing, infrastructure, and more.

Benzie & Wexford Housing Needs Assessments

In partnership with the Alliance for Economic Success, Community Research Associates analyzed housing demand in Benzie and Wexford counties in 2017.

East Jordan Housing Assessment

Northern Homes conducted an assessment of housing condition in the City of East Jordan in 2019.

Housing Inventories

Inventories developed by Networks Northwest in 2014 inventories identify issues around the region's current housing supply, affordability, vacancy, condition, and related costs.

H+T Affordability Index

The Center for Neighborhood Technology offers a mapping and data tool to identify housing and related costs for some communities.

Opportunity Starts at Home

Housing has impacts on nearly all parts of our lives and communities. The Opportunity Starts at Home campaign breaks down impacts by sector—like education, health, safety, and more.

Benchmarks Northwest

Networks Northwest maintains dashboards and data on housing, economic, demographic, and other community indicators on the Benchmarks Northwest website.



NORTHWEST MICHIGAN TARGET MARKET ANALYSIS

A residential "target market analysis" was conducted by real estate consultants LandUse USA in 2019 for all counties in Northwest Michigan. The analysis uses data from the American Community Survey and Experian Decision Analytics to assess demand from various demographic groups for housing types from potential "movers" both inside and outside the study area. The market potential represents the total number of new households moving into each place annually, plus the number of existing households that are moving from one address to another within that same place. The market potential is intentionally not adjusted for out-migration.

Links to data for each county, and most cities and villages, in Northwest Michigan are available at homesforourfuture.org.

PROJECTED RENTAL DEMAND, NORTHWEST MICHIGAN, 2020			
Household Incomes	Rents	# Units	% of Potential Demand
Up to \$26,000	\$650 and less	6759	62%
\$28,000 - \$40,000	\$700 - \$1000	2997	28%
\$42,000 - \$60,000	\$1050 - \$1500	970	9%
\$64,000+	\$1600 +	154	1%
Total Units		10,880	

PROJECTED HOMEOWNERSHIP DEMAND, NORTHWEST MICHIGAN, 2020			
Household Incomes	Values	# Units	% of Potential Demand
Up to \$60,000	\$150,000 and less	2199	47%
\$70,000 - \$100,000	\$175,000 - \$250,000	1837	39%
\$110,000 - \$150,000	\$275,000 - \$375,000	432	9%
\$160,000	\$400,000+	192	4%
Total Units		4,660	

TOTAL DEMAND, RENTAL & HOMEOWNERSHIP, 2020		
	# Units	% of Total Demand
Homeownership units	4,660	30%
Rental units	10,880	70%
	15,540	



UNDERSTANDING THE PROBLEM

It's important for audiences to understand the "why" of the issue. The public often has little context or only a basic understanding of the complex causes of housing shortages, or how they can be solved. Messages should clearly and simply outline the factors that have contributed to this issue—and how things are different today than it was when our audiences first bought or rented homes.

Because of increasing costs for land, infrastructure, labor, and materials, it's almost impossible to build new homes that are affordable to the workforce.

High Costs of Development

- Communities throughout the US are building less. There were 38% fewer housing units built in 2018 than 2005, the year permits peaked before the recession, according to a study by Apartment List. The number of homes and apartments built in 2018 roughly matches 1994, when the country's population was 20% percent smaller than it is today.
- Infrastructure costs—that is, the costs to hook up to sewer, water, and other services—are higher in smaller towns where there are fewer residents paying into the system. It can cost up to \$60,000 per unit to extend services even a short distance.

Local Policies and Public Opposition

- Zoning prohibits many of the types of housing that are most in demand—that is, the smaller homes, apartments, and condos that meet the needs of our shrinking households. Nationally, up to 25% of development costs can be attributed to lengthy and complicated review processes, according to the National Association of Home Builders.
- Fears and stereotypes about housing lead many members of the public to oppose new homes or policy solutions—making it harder and more costly to build, discouraging developers from working in our communities, and ultimately derailing project after project that could provide the homes our communities need.

RESOURCES

Links to all resources are available on www.homesforourfuture.org.

Freddie Mac Research

Freddie Mac's research includes regular forecasts, indices, and "insights" about the housing market, including a discussion on housing supply issues.

Housing Challenges Threaten Our Economic Growth: Where Will 10 Million Michiganders Live?

In 2017, the Home Builders Association of Michigan sought input from builders and other stakeholders throughout Michigan to identify key issues around the development of new housing. The report includes a summary of input and data, along with recommendations for local and statewide policy makers.





UNDERSTANDING THE PROBLEM

- Short-term rentals are changing the housing market in many of our towns. Between 2010 -2016, the region's housing stock didn't grow at all overall—yet there was an increase of 15% in the number of units classified as “seasonal.” This points to a trend where year -round homes are being converted to seasonal housing units, including short-term rentals, which affects the supply and cost of year-round housing (*data from American Community Survey*).
- There are few financial resources to address the substandard housing issues in rural areas that have profound health impact on residents. Similarly, funding options are slim-to-none for communities anywhere that are trying to create “incremental” development solutions like duplexes, four-plexes, and small apartments that are easier and cheaper to build.

Limited Public Programs

- Programs like the low income housing tax credit (LIHTC) program, the largest producer of affordable housing in the state, don't subsidize “workforce” housing. Many workers in the region don't earn enough to afford the median rent or home purchase price. At the same time, they earn too much to qualify for housing that is subsidized for rent or sale to “low-income” households. And the payment-in-lieu-of-taxes (PILOT) incentive used to offset costs related to affordable rental development can't be applied to workforce rental housing. This means there aren't ways to offset the high development costs that lead to rents and home prices that are too high for the workforce.
- Many small towns or rural areas aren't competitive, or even eligible, for the LIHTC program, the largest source of funding available for housing. In 2018, there were no LIHTC funds awarded to communities north of Clare. In 2019, there were two.
- Non-homestead tax rates force property owners to charge higher rents that are unaffordable to much of the workforce.

Construction Labor Shortage

- The Home Builders Association of Michigan reports that Michigan lost 43% of its residential building workforce between 2000 -2009—as many as 60,000 workers. At the same time, an aging workforce and shrinking pipeline of young people—and specifically young people planning to work in the trades—have created a construction labor shortage that is impacting the costs of construction, and creating a more competitive environment for developers that do have the capacity for projects.





PATHWAYS TO SOLUTIONS

There are actions we can take, and our audiences need to understand them and who plays a role in them. Lay out a reasonable path for solutions, and share examples of success that inspire and dispel fears.

By working with developers, making common sense updates to zoning and helping employers and citizens to create new housing options, we can ensure that our communities remain places where all people can live, work, raise families and thrive. Through common sense policies, we can create new housing options. Housing ready communities are already making a difference in our area. There are many creative solutions that businesses and citizens can use to help.

- A variety of locally-driven tools and policies can make it easier for the private sector and nonprofits to build housing for our workforce, seniors, young people, and others.

Leverage Land for Housing Investment

- In several Northwest Michigan counties, Land Bank authorities have worked with housing nonprofits and other partners to provide land and tax incentives for new housing development.
- Local governments may own land that's appropriate for new home development. When this land is donated or sold at a reasonable price, overall development costs are lower and housing is more affordable.
- In Leelanau County, a local nonprofit was able to build four affordable units because a property was donated.

Provide Tax Incentives or Relief to Lower Development Costs

- Because development is so expensive, some tax relief is needed to help keep rents low. Local governments can provide tax incentives like payments in lieu of taxes (PILOTs), or offer programs like the neighborhood enterprise zone, to lower development costs.

- Any properties eligible for a PILOT are held to stricter guidelines than market-rate rentals. Developers hire or employ professional property management companies to ensure the buildings are well-cared for.
- Tax incentives for housing can encourage new investment and development on blighted properties that are expensive to clean up and redevelop. Without some local support, these properties may not be redeveloped.
- In Cadillac, tax incentives were used to encourage the redevelopment of a blighted property central to the downtown. That new development will add \$9 million of investment to the community, including new residential units and commercial space.

Create Local Funding Sources

- Housing trust funds can be created by local governments dedicate public dollars to housing programs or projects that meet local needs.
- In Grand Traverse County, a housing trust fund connected to its land bank authority supported the development of the Depot Neighborhood, an energy-efficient, mixed-income development.





PATHWAYS TO SOLUTIONS

- Community foundations can create specific funds to pool local investment and donations in order to provide the support needed to start new housing projects, and to make projects affordable.

Employer-Led Solutions

- Some employers are already taking steps to provide housing for their workforce—by purchasing homes that employees can live in, partnering with schools and colleges for seasonal housing, and connecting with property owners for rentals.

Modernize Zoning for Today's Housing Market

- Small changes to zoning can allow a wider variety of housing types that fit in with the character of our neighborhoods and meet today's needs and preferences.
- Minor tweaks to zoning can create more opportunities for development that fits in with the neighborhood.
- Many of the housing types that are in demand were standard parts of neighborhoods when our historic communities were first built.

RESOURCES

Links to all resources are available on www.homesforourfuture.org.

Success Stories

All over Northwest Michigan, communities are taking steps toward solutions, with zoning changes, tax incentives, and land donations. Success stories are available at www.homesforourfuture.org.

Housing Ready Checklist

The Housing Ready Checklist provides information for communities that would like to understand how their plans, policies, and procedures can encourage—or discourage—the homes we need in our communities.

A Framework for Housing Choices in Northwest Michigan

Part of the Regional Prosperity Plan developed by Networks Northwest in 2014, *A Framework for Housing Choices* includes data and analysis, sample master plan language, zoning guidance, and strategic actions.

Growing Business with Workforce Housing

Housing is a business issue, and businesses are taking action. *Growing Business with Workforce Housing* explores some employer-led housing solutions implemented within and outside the region.

MEDC Redevelopment Ready Communities Best Practices Guidebook

The Michigan Economic Development Corporation provides guidance to communities looking to update plans and ordinances as part of its Redevelopment Ready Communities program.



GET INVOLVED

A message isn't effective if the audience doesn't understand how it applies to them, or how to get engaged. Encourage involvement by talking about specific participation roles in solutions, and make action paths clear and simple.

The public can work with housing advocates and local governments to identify tools and incentives that can lower development costs.

- Individual citizens, community groups, and local governments can show a united front by endorsing the Homes for Our Future campaign, or by passing a resolution. A sample resolution is available on homesforourfuture.org.
- Local governments can make way for housing solutions by changing zoning laws, providing tax incentives, and working proactively with development partners. But they need to hear from citizens in order to move forward. You can attend community meetings to make sure your voice is heard, work directly with local officials or staff. You can contact your local housing network for assistance in communicating with your local officials, and stay in the loop on current proposals by signing up for updates.
- You can sign up at homesforourfuture.org to receive local updates and regional news on events, trainings, important public meetings, and more.
- Individual stories about housing needs—and successes—are powerful advocacy tools. You can share yours by completing the form on homesforourfuture.org.

RESOURCES

Links to all resources are available on www.homesforourfuture.org.

Making Connections: Understanding Community Health, Safety, and Welfare

This guide is intended to start a conversation about local policy, budgeting, and leadership decisions, and their impact on public health issues. It includes a “community planning 101” for citizens.

A Citizen's Guide to Planning & Zoning in Northwest Michigan

This introductory guidebook is intended to provide basic information to citizens that haven't been closely involved in the planning process, but would like to shape future changes in their community.

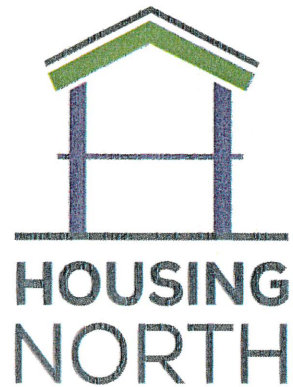




NORTHWEST MICHIGAN
HOUSING READY CHECKLIST



HOMES FOR OUR FUTURE



Housing North is a nonprofit organization formed in 2018 to build awareness, influence policy, and grow capacity and resources so communities can create housing solutions that meet their unique needs. It's governed by a ten-county Board of Directors that represent business; philanthropy; local, county, and tribal government; workforce development; and housing agencies from throughout the ten-county region of Northwest Lower Michigan.

www.housingnorth.org

This checklist is adapted from the Housing Ready Checklist developed by the Leelanau County Housing Action Committee.



HOUSING READY CHECKLIST

Northwestern Michigan is experiencing a shortage of housing –particularly rental housing – that is affordable to a broad range of income levels. The short supply of available housing leaves many families with few choices but to live in deteriorating, inadequate, unsafe, or unaffordable homes–if they stay or move to the region at all. Families and young people may choose to live elsewhere, limiting our workforce and harming businesses. Businesses struggle to find employees who can afford to nearby and often lose potential new recruits to businesses where more affordable housing options are available. Quality housing means quality employees.

Without spending significant resources, local governments and communities can help by ensuring that there are opportunities for development that can create a variety of housing options for all people in the community. Local and county governments can work in partnership with developers and community organizations and businesses to support housing goals and smart, sustainable projects.

This checklist is designed to help communities evaluate their own standards, strategies, plans, and ordinances to ensure they are designed in a way that meets local needs for workforce housing. It is adapted from the Housing Ready Checklist developed by the Leelanau Housing Action Committee, which was based on practices that have been used in many communities' local plans and zoning ordinances to create more development opportunities and support workforce housing initiatives.

Local Government Roles

Planning commissioners and elected boards, like city councils and township boards, make decisions about zoning and development in villages, townships, and some counties in Northwest Michigan. This means local governments are essentially the 'gate keeper' for directing and determining what type, how much, and where workforce housing is built in your community. Without proper regulations and policies, developers are forced to pursue expensive, time-consuming rezoning or variance requests interfering with project schedules, creating project uncertainty, and often litigation or abandonment of their project.

Using the Housing Ready checklist, we can begin local conversations about how to ensure that our communities' policies are fair and predictable, and that they allow the types of housing we need, while preserving the local character that makes Northwest Michigan such a desirable place to live.



HOW TO USE THIS CHECKLIST

Very few, if any, communities will be able to answer “yes” to every question on this checklist—and not every community will want to! Each community’s plans, policies, and procedures are unique to local circumstances, and the inclusion of elements on this checklist doesn’t necessarily mean they’re appropriate for your community. Rather, the checklist can be a starting point for examining how your community plans for housing choices.

Where Do We Start?

Advocates or officials can suggest or request that their local planning commissions and/or elected boards complete and/or review the checklist at a study or working session, or even at a joint meeting of the planning commission and elected board. Local housing networks or Housing North staff can help facilitate the checklist completion process and conversation. Once the checklist is complete, local officials may identify some elements that can be added or modified in local plans and policies as a “to-do” list for action.

Understanding the Terms in this Document

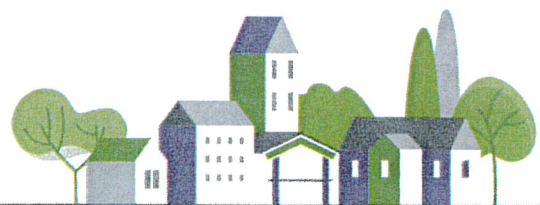
It’s unlikely that everyone in the conversation will be familiar with all of the terms and techniques included in the checklist. Local partners, advocates, community networks, and Housing North can help by participating in local discussions and sharing resources and information. Contact information is available on www.homesforourfuture.org.

We Know What We Need to Change! Now What?

Changes to policies, plans, and procedures can be complex and time-consuming. While some communities have staff to help make changes, others may want or need to consider outside assistance from planning consultants and others. **Housing North and local housing networks are here to help.** Please visit www.homesforourfuture.org for information on local housing networks that can provide recommendations on technical assistance, help with zoning reviews, or questions or suggestions on the checklist.

What is Workforce Housing?

Generally speaking, workforce housing means housing our workers can afford – our teachers, restaurant employees, firefighters, electricians, and others making around the County’s median income. Nearly all experts agree that a household’s housing costs should not exceed 30% of its income. Therefore, workforce housing commonly refers to housing that costs less than 30% of the area’s median income –and that housing is becoming harder and harder for the workforce to find. Current local median income data, and more information on housing terms and definitions is available online at www.homesforourfuture.org.



HOMES FOR OUR FUTURE

The Housing North Homes for Our Future campaign is a call to action for the public, local governments, employers and schools. The Housing Ready Checklist is one way communities can participate in the campaign. Other resources and opportunities for participation, like sample resolutions, messaging guidance, data, a calendar of events, best practices, and more, are available online at



COMMUNITY NEEDS ASSESSMENT

Understanding the needs for housing, and the barriers standing in its way, is an important first step in determining which changes are needed in your community's plans, policies, and procedures.

Has your community taken steps to understanding local housing needs?

1. Has your community expressed an interest or need for more housing options?
2. Have the following stakeholders participated in discussions regarding the need for workforce housing?
 employers school districts families local residents nonprofits other jurisdictions
 developers landowners
3. What methods have been used?
 questionnaire/survey public comment online options public meeting(s)
 presentation of options with discussion focus groups other

PLANNING STRATEGIES

The legal framework for determining where and what type of development occurs through zoning—but zoning must be based on an adopted community master plan. Plans are an important way to begin conversations about housing, and can provide guidance about how housing needs should be addressed and accommodated in local policies and zoning ordinances.

Has your community considered planning initiatives or amendments to address housing?

1. Y N a Master Plan that advocates for housing that meets the needs of all residents
2. Y N setting a goal for an amount of workforce housing needed (as a number of units or as a percentage of total housing) and developed a method to track progress
3. Y N mapping priority development areas in and adjacent to villages and settlements where workforce housing is to be included with other housing types
4. Y N "pre-permitting" selected sites within the designated priority development area(s)
5. Y N becoming "Redevelopment Ready Certified" to access Michigan Economic Development Corporation (MEDC) financing, resources, and marketing?

BEST PRACTICE HIGHLIGHT: MANISTEE HOUSING ACTION PLAN

The Manistee Housing Action Plan, adopted by the Manistee City Council in October 2019, summarizes housing needs and identifies local policies and actions that could support new housing efforts. Recommendations address zoning, financing, communications and public outreach, tax incentives, and more. The plan was developed through the Rising Tide initiative of the Michigan Economic Development Corporation, in partnership with Beckett & Raeder and Housing North, and is available online at mirisingtide.org/Manistee.



ZONING STRATEGIES

Development begins with zoning, which is a locally-adopted law that regulates where, how, and what type of development is allowed in a community. The right zoning can create a clear, predictable path for developers to follow, resulting in the type of housing that a community wants and needs. But it can also be a barrier, preventing the construction of many types of in-demand homes, increasing development costs, or requiring complex and lengthy approval processes. It's important for communities to make sure that their local zoning ordinances are up-to-date, fair, predictable, and reflective of the community's needs and preferences for housing.

Does your community's zoning ordinance include/allow the following:

1. Y N an established, simple, and easily accessible development approval process
2. Y N lot splits
3. Y N single family homes to be converted to multi-family units
4. Y N expanded boundaries of high density residential districts
5. Y N a mixture of densities and dwelling types that are allowed by right (preferably) or by special use, especially in priority development area(s), including:
 - Y N multi-family housing (townhomes, condos, apartments, duplexes, multiplexes, etc.), with the same/similar lot dimension requirements as single-family homes when practical
 - Y N small minimum dwelling size (450 sq. ft. or less is suggested) for all housing types
 - Y N zero lot line homes
 - Y N dormitory housing or boarding room housing in certain districts under defined conditions
 - Y N mixed-use buildings that allow housing in commercial districts
 - Y N accessory dwelling units (ADUs) or granny flats
 - Y N cottage developments
6. Y N definitions that distinguish between "long-term rental" and "short-term rental"
7. Y N single-room (long-term) rentals in single-family homes
8. Y N an ordinance that regulates short-term rentals, including limiting or prohibiting short-term rentals of non-owner occupied homes in districts targeted for workforce housing
9. Y N an ordinance that allows Planned Unit Developments (PUDs) through a clear, fair, predictable process that encourages inclusion of workforce housing
10. Y N form-based zoning in districts that have been designated as priority development area (s)
11. Y N encourage or incentivize energy efficiency and sustainability to maintain affordability
12. Y N overlay districts to delineate priority development area (s) for workforce housing



ZONING STRATEGIES

Does your community's zoning ordinance allow incentives for workforce housing including:

1. Y N density bonus when retaining open space
2. Y N density bonus when a percentage of units are set aside for workforce housing
3. Y N reduced number of parking spaces required
4. Y N reduced utility hookup fees
5. reduced minimum dwelling and lot width and size for:
 below market-rate housing districts targeted for workforce housing in-fill development
6. Y N height bonuses if residential is incorporated in a mixed-use building
7. Y N emphasizing incentives in priority development area(s)

Has your community considered the following regarding Accessory Dwelling Units (ADUs or "Grannie Flats"):

1. Y N minimal restrictions on ADU height, dwelling size, lot area, ratio of ADU size to primary residence size, maximum number of bedrooms/occupants, and parking
2. Y N ADUs for long-term rentals allowed by-right
3. Y N one attached and one detached ADU is allowed on same property
4. Y N limit or eliminate short-term rental of ADUs in districts targeted for workforce housing

BEST PRACTICES HIGHLIGHT: CITY OF CHARLEVOIX ZONING CHANGES

In response to an urgent need for workforce housing by local businesses, the City of Charlevoix has taken a proactive stance to housing readiness by updating local plans and policies. Beginning in 2017, it began exploring and adopting changes to zoning that would create more opportunities for housing development in the City. Zoning has since been amended to allow accessory dwelling units, conversions of single-family homes to two-family homes, and single-room rentals in owner-occupied homes, all while streamlining approval processes for development. At the same time, the City is exploring innovative ways to regulate short-term rentals in order to ensure that the new housing created by its zoning changes remains available for year-round residency. The City is also exploring other ideas, including use of City-owned property for housing development and infrastructure incentives for residential development.



FUNDING & FINANCING

When building homes that are affordable to the workforce, there is almost always a “gap” between the costs of construction and a price that’s affordable to the end buyer or renter. Builders and partners have to find a way to fill that gap, often with grants, low-interest loans, donations of land, tax incentives, or waived infrastructure or other fees. It often takes a significant investment of time and expertise to find and secure that gap funding or subsidy. Local governments can help by approving tax incentives or other tools, or even providing a local source of funding that can be applied to predevelopment activities and/or financial gaps in a project. These activities demonstrate local commitment and reduced project risk to funders, and can leverage significant investment from public or private sources.

Has your community considered or implemented:

1. Y N working with community development finance institutions (CDFIs) to provide financing for developers and buyers when banks won’t lend
2. Y N adopting an ordinance and clear approval procedures for payment in lieu of taxes (PILOT) incentives
3. Y N establishing a Neighborhood Enterprise Zone to provide tax incentives for home rehabilitation and new residential development
4. utilizing the following to acquire land or fund the development of workforce housing:
 Michigan or county land bank authority Brownfield Redevelopment Authority tax increment financing housing tax exemption Payment In Lieu of Taxes (PILOT) private/government grants private land trusts local investment groups private and public donations other

ENSURING LONG-TERM HOUSING AVAILABILITY AND AFFORDABILITY

Whenever communities work to encourage more housing choice, it’s important to consider how—and for how long – that housing will be made available to the workforce and other long-term residents. There’s often a concern that new homes created under these housing initiatives will be marketed or “flipped” for a windfall profit, and/or that they’ll be converted into short-term rentals like AirBnBs. These practices can be easily avoided with a little forethought and some partnerships with housing agencies and others, through mechanisms like deed restrictions, second mortgages, and community land trusts. These practices require that homes are only eligible to be sold or rented to income-eligible households at an affordable price, and that they’ll be occupied only by the owner or primary renter. Local governments, developers, and community organizations can enter into partnerships with nonprofit developers or housing agencies that routinely manage these types of requirements.

More information on community land trusts and shared equity homeownership is available from the organization Grounded Solutions, online at groundedsolutions.org.



DEVELOPMENT OPPORTUNITIES

A hallmark of successful workforce housing projects is participation and support from a variety of partners: private developers, local governments, community development finance institutions, state agencies, volunteers, and nonprofits. Because development is so expensive, and often require different funding sources, projects tend to be complicated, and require help from multiple partners. Your community can play a key role in streamlining the development process by convening those partners and coordinating projects, while ensuring that local assets and infrastructure are “housing ready.”

Has your community considered or implemented:

1. Y N partnerships with nonprofits, businesses, schools, and private developers to advance workforce housing development?
2. Y N working with partners to market housing development opportunities?
3. Y N whether your current infrastructure supports increased housing density?
4. identifying factors that limit density:
 parking roads soil conditions Brownfield(s) septic/sewer other
5. Y N opportunities to rehab deteriorated, abandoned, or unused buildings or properties for workforce housing?
6. Y N a transparent, easy to follow “developer’s checklist” of zoning and other requirements that must be met before a project is launched?
7. Y N forms and permits that are simple, easy to access, and make the development process as transparent and efficient as possible?
8. Y N establishing or using the county or state land bank authority as a development tool and partner?
9. Y N creating an inventory of local-government owned properties, redevelopment-ready properties, or other sites available and appropriate for housing development?

BEST PRACTICE HIGHLIGHT: LEELANAU HOUSING PARTNERSHIPS

Leelanau County is home to a number of local partners that work closely together on housing initiatives. The Leelanau Housing Action Committee, a committee of the Leelanau County Planning Commission, focuses on building “housing readiness” in the County by working with local governments to share information about housing needs and promote the Housing Ready Checklist, which it developed in 2019. Meanwhile, the Leelanau County Land Bank Authority provides important tax benefits and revenue to kick-start private investment on tax-foreclosed or other properties, in partnership with housing nonprofits like Habitat for Humanity and Leelanau REACH—a volunteer-based local housing nonprofit focused on creating new housing opportunities. With property donations from local philanthropists, financing from community development finance institutions (CDFIs) like the Opportunity Resource Fund, and development assistance from the Traverse City Housing Commission, REACH has coordinated the development of four single-family workforce homes in Northport.

LEELANAU COUNTY NEEDS HOMES FOR OUR FUTURE



The 2019 Northwest Michigan Target Market Analysis studied the demand for housing through 2025 in communities throughout Northwest Michigan. Based on the potential for demand from current residents moving within the community, as well as people who would move here from outside the community, the study found that the market could support **668** additional housing units through 2025 in Leelanau County. Those new units could be newly-constructed homes or apartments, or they could be the repair and conversion of existing homes or buildings.

HOW MANY MORE RENTAL UNITS DO WE NEED IN LEELANAU COUNTY?



367

RENTALS NEEDED

Household Incomes

Up to \$26,000
\$28,000 - \$40,000
\$42,000 - \$60,000
\$64,000+

Affordable Rents

\$650 and less
\$700 - \$1000
\$1050 - \$1500
\$1600 +

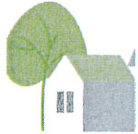
Units

230
72
56
9

% of Potential Demand

63%
20%
15%
2%

HOW MANY MORE HOMEOWNERSHIP UNITS DO WE NEED IN LEELANAU COUNTY?



301 OWNER UNITS

Household Incomes

Up to \$60,000
\$70,000 - \$100,000
\$110,000 - \$150,000
\$160,000

Affordable Home Values

\$150,000 and less
\$175,000 - \$250,000
\$275,000 - \$375,000
\$400,000+

Units

5
144
86
66

% of Potential Demand

2%
48%
28%
22%

WHY IS THE DEMAND SO HIGH?

The study takes into account homes that are available now, and what people are looking to buy and rent. Because our population has changed so much over the years, we don't have the type of housing that many people are looking for, like small homes, apartments, and other rental options. These units are needed by empty nesters, retirees, and young people just starting out—all of whom have smaller households. However, many homes currently available were designed for large families, and are often too big and expensive for many of today's homebuyers and renters.

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 Leelanau County, 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.

LEELANAU COUNTY HOUSING WAGE

\$15.36

MINIMUM WAGE

\$9.45

AFFORDABLE RENT FOR RENTER EARNING MEAN WAGE

\$796

AFFORDABLE RENT FOR FULL-TIME MINIMUM WAGE WORKER

\$491

LOCAL SOLUTIONS

"Missing middle" housing types like duplexes, fourplexes, and small apartments can be more affordable and more in line with what the region's households are looking for. Yet, funding, and sometimes local politics, limit options to build these housing types. Legislation authorizing new revenue sources and tax incentives can support these private-sector solutions, and local changes to zoning or other policies can streamline the process for builders.

2019 Target Market Analysis was conducted by LandUseUSA, on behalf of Housing North and Networks Northwest.




More information and resources are available on homesforourfuture.org and housingnorth.org

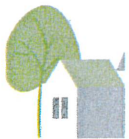
LEELANAU COUNTY NEEDS HOMES FOR OUR FUTURE

The 2019 Northwest Michigan Target Market Analysis included data for selected communities. Communities were selected based on population, available demographic and economic data, and other factors. Some small communities were not studied separately because the study's accuracy was compromised by limited data and small sample sizes. However, demand may fluctuate between communities within a county, and smaller communities may look to county-wide housing demand to inform their potential for new housing units.

HOW MANY MORE RENTAL UNITS DO WE NEED IN LEELANAU COUNTY?

 95 RENTALS NEEDED	Household Incomes	Affordable Rents	# Units				
			Greilickville	Northport	Suttons Bay	Empire	Leland
	Up to \$26,000	\$650 and less	4	2	8	10	8
	\$28,000 - \$40,000	\$700 - \$1000	23	1	7	1	2
	\$42,000 - \$60,000	\$1050 - \$1500	10	2	3	1	5
	\$64,000+	\$1600 +	7	0	1	0	0
	TOTAL RENTAL UNITS NEEDED		44	5	19	12	15

HOW MANY MORE HOMEOWNERSHIP UNITS DO WE NEED IN LEELANAU COUNTY?

 56 OWNER UNITS NEEDED	Household Incomes	Affordable Home Values	# Units				
			Greilickville	Northport	Suttons Bay	Empire	Leland
	Up to \$60,000	\$150,000 and less	5	0	0	0	0
	\$70,000 - \$100,000	\$175,000 - \$250,000	7	3	0	2	3
	\$110,000 - \$150,000	\$275,000 - \$375,000	5	1	8	7	1
	\$160,000	\$400,000+	4	3	4	0	3
	TOTAL OWNER UNITS NEEDED		21	7	12	9	7

SHORT-TERM RENTALS & HOUSING DEMAND

The target market analysis didn't study the demand for seasonal housing or short-term rentals—only homes that would be occupied year-round. However, it did take into account how seasonal units impact the availability of housing currently on the market, or homes that will be constructed in the future. Use of homes as short-term rentals reduces the supply of homes available for year-round occupancy, contributing to greater demand.

DEMAND IN A CHANGING ECONOMY

The target market analysis was conducted before the pandemic crisis and its economic impacts, which are affecting everything in our lives, including the housing market. However, the 2019 analysis studied *movers*—people who are looking to move into or within the community, including those currently living in unaffordable housing or other homes that don't meet their needs. This demand is likely to remain, especially because Northwest Michigan's housing needs are rooted in a long-standing housing supply shortage, combined with an imbalance between wages and the cost of homes. The economic changes of 2020 are likely to exacerbate that imbalance, while the housing "pipeline" has, for now, stopped—creating a growing backlog of unmet housing demand.

The 2019 Target Market Analysis was conducted by LandUseUSA, on behalf of Housing North and Networks Northwest. Data Sources: American Community Survey; ExperianDecision Analytics.



More information and resources are available on homesforourfuture.org and housingnorth.org



**HOUSING
NORTH**

Creating pathways and partnerships
for housing in Northwest Michigan.



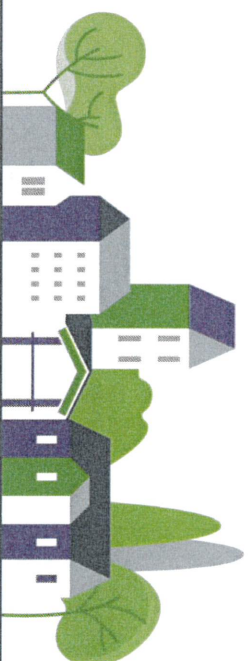
FREY FOUNDATION



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

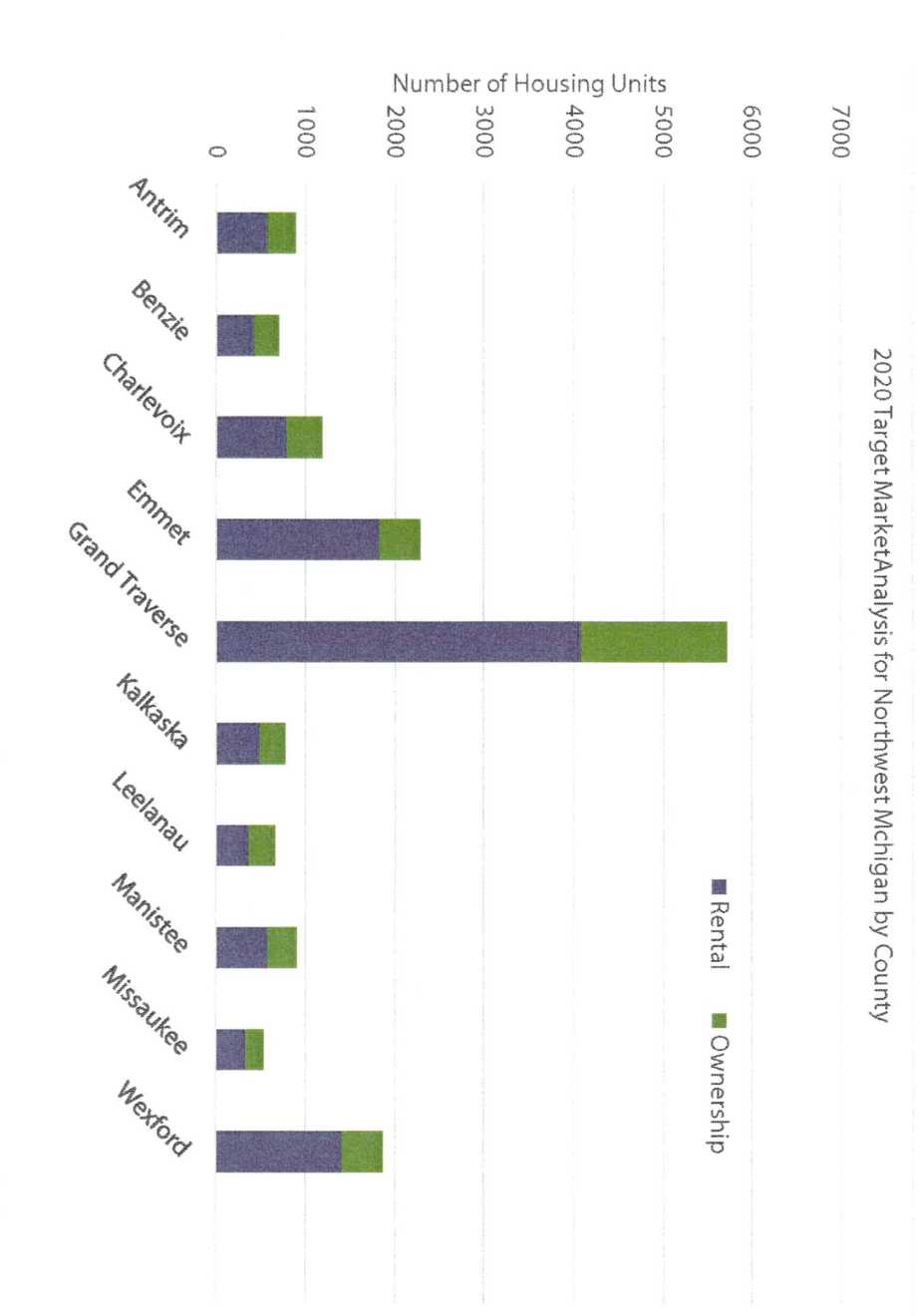
We know we need more housing. Why not just build it?

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



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.

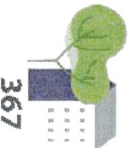
- **10,880 in rental units**
- **4660 in homeownership units**

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 LEELANAU COUNTY?

Household Incomes	Affordable Rents	# Units	% of Potential Demand
Up to \$26,000	\$650 and less	230	63%
\$28,000 - \$40,000	\$700 - \$1000	72	20%
\$42,000 - \$60,000	\$1050 - \$1500	56	15%
\$64,000+	\$1600 +	9	2%



367

RENTALS NEEDED

HOW MANY MORE HOMEOWNERSHIP UNITS DO WE NEED IN LEELANAU COUNTY?

Household Incomes	Affordable Home Values	# Units	% of Potential Demand
Up to \$60,000	\$150,000 and less	5	2%
\$70,000 - \$100,000	\$175,000 - \$250,000	144	48%
\$110,000 - \$150,000	\$275,000 - \$375,000	86	28%
\$160,000	\$400,000+	66	



301

OWNER UNITS

What are the numbers for the Village of Suttons Bay

HOW MANY MORE RENTAL UNITS DO WE NEED IN LEELANAU COUNTY?

Household Incomes	Affordable Rents	# Units				
Up to \$26,000	\$650 and less	Greilickville	Northport	Suttons Bay	Empire	Leland
\$28,000 - \$40,000	\$700 - \$1000	4	2	8	10	8
\$42,000 - \$60,000	\$1050 - \$1500	23	1	7	1	2
\$64,000+	\$1600 +	10	2	3	1	5
TOTAL RENTAL UNITS NEEDED		7	0	1	0	0
		44	5	19	12	15

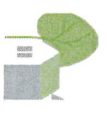


95

RENTALS NEEDED

HOW MANY MORE HOMEOWNERSHIP UNITS DO WE NEED IN LEELANAU COUNTY?

Household Incomes	Affordable Home Values	# Units				
Up to \$60,000	\$150,000 and less	Greilickville	Northport	Suttons Bay	Empire	Leland
\$70,000 - \$100,000	\$175,000 - \$250,000	5	0	0	0	0
\$110,000 - \$150,000	\$275,000 - \$375,000	7	3	0	2	3
\$160,000	\$400,000+	5	1	8	7	1
TOTAL OWNER UNITS NEEDED		4	3	4	0	3
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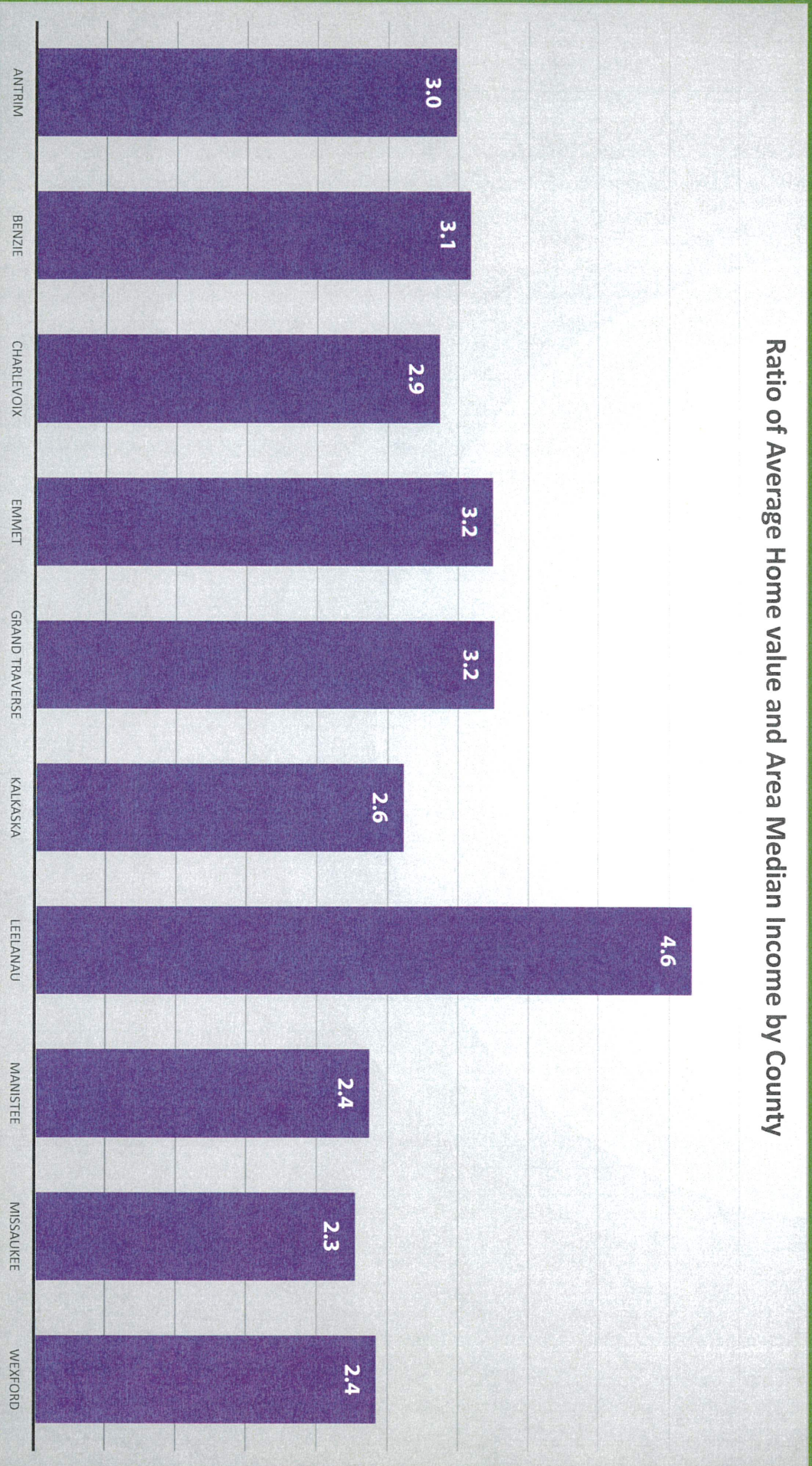


56

OWNER UNITS NEEDED

What are the numbers for the Leelanau County?

Ratio of Average Home value and Area Median Income by County





Housing costs are increasing at a pace much **FASTER** than RATIO OF HOME VALUE TO INCOME family incomes

for the years 2010 to 2020

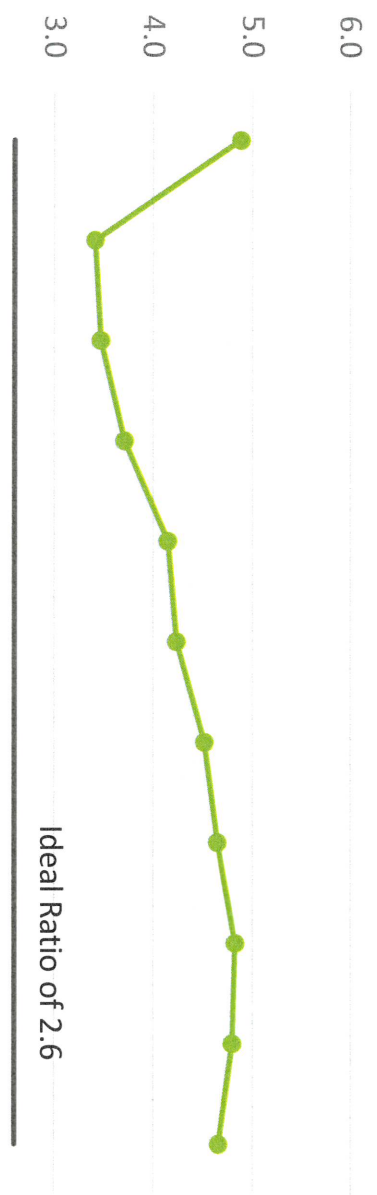
Leelanau County
Home Price to Income Ratio



- An ideal ratio of 2.6 means that

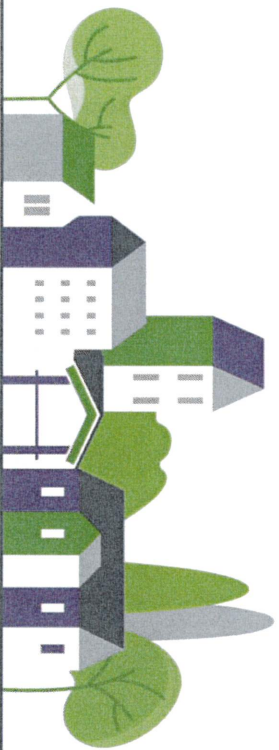
a household should be able to purchase a home for no more than 2.6x their annual gross income

- The national average is Q1 of 2020 was 3.8





Making our Communities Housing Ready Homes for our Future Campaign



HOMES FOR OUR FUTURE

Visit 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

Units of Government who have Endorsed the 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)

Over 30 organizations and local businesses
have endorsed the campaign as well and are
listed on our homesforourfuture.org



Example Resolution

WHEREAS, a market analysis points to a potential demand in [community name] for _units in 2020; and

WHEREAS, national studies have shown development and housing supply to be constrained by rising construction costs, changes in the market, and a labor shortage; and,

WHEREAS, the imbalance between supply and demand is impacting our community's ability to provide housing for young families, seniors, and the workforce, which is affecting the sustainability and growth opportunities of local businesses and schools; and,

WHEREAS, lack of adequate housing has been shown to have serious impacts on the health, access to opportunity, and achievement levels of individuals, particularly vulnerable populations like children and seniors; and

WHEREAS, Housing North is advancing a campaign to raise awareness and support for housing solutions such as the consideration and adoption of common-sense local policies and practices that will increase the supply of housing in our community, and advancement at the state level of policies that expand and improve access to housing resources for all communities; and,

WHEREAS, these efforts will create new private investment, jobs and revenue in the form of construction, rehabilitation, management and maintenance, and tax revenue;

WHEREAS, community organizations and businesses are important advocates and champions for encouraging local action [organization or business name] on local, statewide, and federal housing initiatives and proposals; now, therefore, be it

RESOLVED, that the [organization or business name] endorses the Homes for Our Future Campaign and expresses our support for efforts to create new housing options that ensure our communities remain places where all people can live, work, raise families and thrive.

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

1. 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.
2. Ensure affordability is locked in for perpetuity - or at least for a number of years - through tools including deed restrictions or community land trusts.
3. 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% AML.
4. Partnerships with Land Bank Authorities, Brownfield Redevelopment Authorities, and Community Land Trusts to help make projects affordable.
5. Working with local Downtown Development Authorities to utilize their tax increment financing (TIF) resources.
6. Continue working to make all our communities “housing ready” through the Homes for Our Future Campaign (homesforourfuture.org), and the Housing Ready program at Housing North in partnership with local staff, advocates and community members.

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.



HOUSING MICHIGAN COALITION

Housing solutions are NOT Partisan

■ Working with a bi-partisan group of legislators from across Michigan, we are 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.

OUR SHARED CHALLENGE

There are multiple reasons for the housing gap.

There is **NO Silver Bullet**.

We need changes in policy, attitudes, and incentive on multiple fronts.



HOUSING MICHIGAN

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. Sarnaldi
Employer-Supported Housing Credit	Sen. Victory & Rep. Huizenga
Residential Facilities Exemption	Sen. Horn & Rep. Roth
Expand NEZ's to additional Local Gov Units	Sen. Moss & Rep. Boden
Attainable Housing & Rehabilitation Act	Sen. Brinks & Rep. Sabo
Regulations	
Discourage ordinances that prohibit products in the SCC	Sen. Outman & Rep. Cavanaugh
Re-Establish Code Promulgation Committee	Sen. Daley & Rep. Tate
Housing Impact Statement	Sen. Daley & Rep. Tate

LEARN MORE ABOUT OUR EFFORTS AT WWW.HOUSINGMICHIGAN.WEBLYX.COM



Sign up for the Housing Michigan Coalition

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

Sign up here!

Or type in

<https://www.surveymonkey.com/r/MIHousingCoalition>





Capacity for Housing Housing Tools & Housing Ready Program



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 COUNTY HOUSING READY PROGRAM

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



Giving Back. Moving Forward.



Boayne City, Michigan



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



CHARLEVOIX



Housing Ready Program Overview

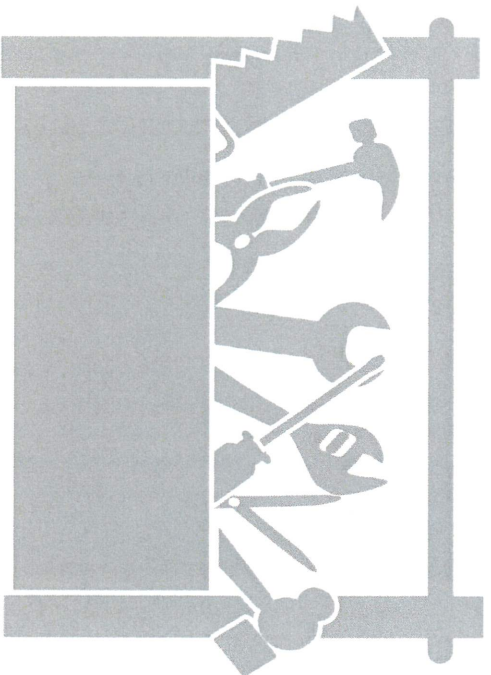


Housing North 2021

- 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

A HOUSING TOOS

What's In the Toolbox?



- **Land Bank Partnerships** to support land acquisition and development in partnership with county land bank authorities and local units of government
- **Housing Fund** to support predevelopment, land acquisition, and development costs
- **Deed Restrictions** to ensure long-term affordability and year-round occupancy
- **Community Land Trust** to retain ownership of the land and ensure long-term affordability

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.

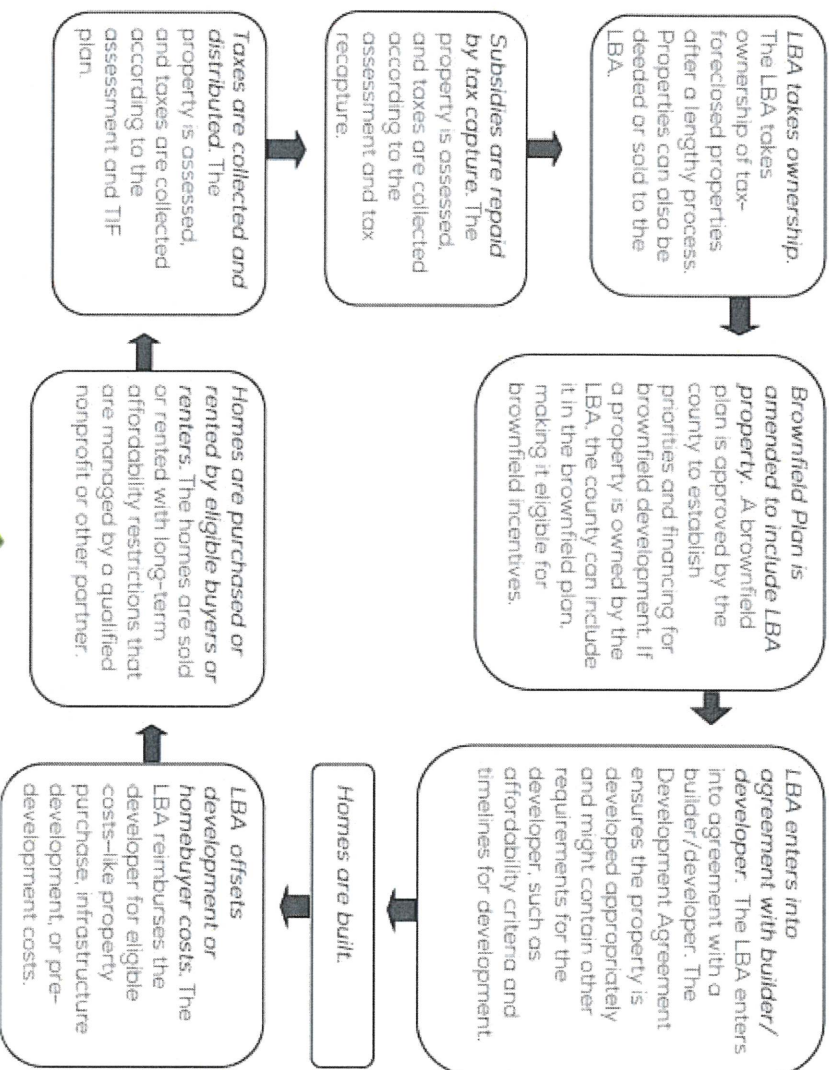
ELIMINATE EXCLUSIVE SINGLE FAMILY ZONING

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

HOW IT WORKS

How does it work? First, the county brownfield plan must be amended to include the LBA property in a tax-increment financing (TIF) district. Next, a house is built on the property by a qualified builder, developer, and/or nonprofit partner. Let's assume the total cost for the new home is \$180,000, but in order to be affordable to the workforce, the target price for the home is \$150,000. The LBA offsets or subsidizes \$30,000 of development costs on the home—by paying for property or infrastructure, or by providing a second mortgage to the homebuyer. That \$30,000 is then paid back to the LBA by the taxes on the property that are captured by the TIF.



Act 381-

Goal- More housing for our moderate-income families specifically using tools detailed in Act 381.

per the statute, any land that is under the ownership or control of the Land bank Authority (LBA) also qualifies as a Brownfield property.

Land bank parcels can then utilize the Brownfield TIF tool in the development's capital stack to cover the costs of eligible activities.

In this way, the existing Brownfield TIF law is a powerful tool for filling the affordability gap for housing.

Missing Middle Zoning Changes

- **Missing Middle Housing** is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood.
 - This can look like a larger single-family home, a large mansion, or a group of townhouses.
 - The structure is designed in such a way to be very compatible with any residential neighborhood on the outside.
 - On the inside, the capacity of the building is larger than one would expect.
- Communities can do a lot to help meet the demand for housing by creating more missing middle housing types.
 - Zoning ordinances are often the most identifiable challenge to Missing Middle housing.



To learn more:

<https://missingmiddlehousing.com/>

Housing North Partnerships

We need local and regional support for our regional advocacy, communications, and capacity-building work

- ▶ Support housing communications, awareness and education, and legislative advocacy
- ▶ Opportunities for leadership and strategic organizational guidance
- ▶ Recognition of your organization's participation in housing solutions



Partnership Opportunities

<p>Strategic Partner- \$10,000</p> <ul style="list-style-type: none"> ■ Housing Action Plan <ul style="list-style-type: none"> – Technical Assistance (up to 100 hours) ■ Partner Connection ■ Events ■ Guide Regional Action ■ Promotion & Recognition 	<p>Leadership Partner- \$5,000</p> <ul style="list-style-type: none"> ■ Implementation Support <ul style="list-style-type: none"> – Up to 50 hours ■ Partner Connection ■ Events ■ Guide Regional Action ■ Promotion & Recognition 	<p>Network Partner- \$2,500</p> <ul style="list-style-type: none"> ■ Events ■ Guide Regional Action ■ Promotion & Recognition
<p>Summit Partner- \$1,000</p> <ul style="list-style-type: none"> ■ Highlight Organization as a Housing Solutions Partner at the annual Housing Summit ■ Events ■ Promotion & Recognition 	<p>Round Table Partner- \$500</p> <ul style="list-style-type: none"> ■ Events ■ Promotion & Recognition 	

Questions & More Info

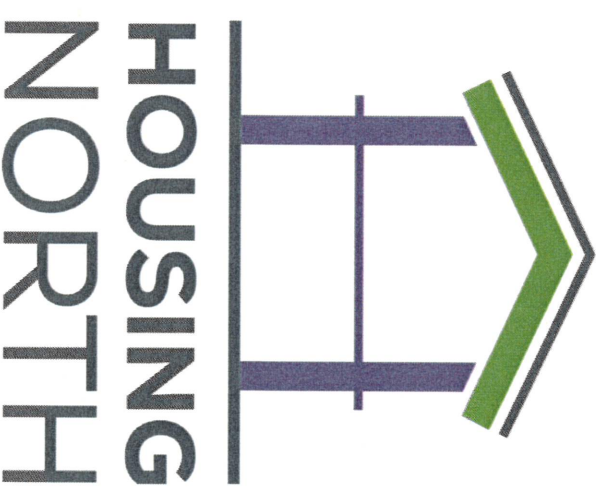
Yarrow Brown, Executive Director
Housing North
231-335-1685

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Data available at:

www.housingnorth.org

www.homesforourfuture.org



Creating pathways and partnerships
for housing in Northwest Michigan.



WHEREAS, a market analysis points to a potential demand in [community name] for _units in 2020; and

WHEREAS, national studies have shown development and housing supply to be constrained by rising construction costs, changes in the market, and a labor shortage; and,

WHEREAS, the imbalance between supply and demand is impacting our community's ability to provide housing for young families, seniors, and the workforce, which is affecting the sustainability and growth opportunities of local businesses and schools; and,

WHEREAS, lack of adequate housing has been shown to have serious impacts on the health, access to opportunity, and achievement levels of individuals, particularly vulnerable populations like children and seniors; and

WHEREAS, Housing North is advancing a campaign to raise awareness and support for housing solutions such as the consideration and adoption of common-sense local policies and practices that will increase the supply of housing in our community, and advancement at the state level of policies that expand and improve access to housing resources for all communities; and,

WHEREAS, these efforts will create new private investment, jobs and revenue in the form of construction, rehabilitation, management and maintenance, and tax revenue;

WHEREAS, community organizations and businesses are important advocates and champions for encouraging local action [organization or business name] on local, statewide, and federal housing initiatives and proposals; now, therefore, be it

RESOLVED, that the [organization or business name] endorses the Homes for Our Future Campaign and expresses our support for efforts to create new housing options that ensure our communities remain places where all people can live, work, raise families and thrive.