

Housing Advocacy

What you need to know

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. **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. Understanding how we communicate, and process information is important when talking about emotional topics like housing.

Messaging Matters



Consider the frame: How issues are framed can change how people respond to them. If the message is framed as a matter of fairness, the message is received more openly.



Fill in gaps in understanding: Be sure that your audiences understand the “why” of why housing matters.



Focus on solutions: Many of us suffer from “crisis fatigue.” Efforts to engage the public should be clear and directive-with a message of hope and the solutions that can address our housing needs.



Make data meaningful: Sometimes, data is too abstract for people to make clear connections to its impact. Use a few key data points that frame a compelling message about what it means or the impact it has.



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HOUSING NORTH



Northwest Michigan
Rural Housing Partnership

About Us

Housing North is a mission-driven nonprofit organization created to address the systemic problems embedded in zoning laws, development financing, and public-private partnerships impacting housing development in Northwest Michigan. We work to remove barriers to housing development in Northwest Michigan.

Our mission

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

Our vision

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

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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. 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.

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-burdened." State and federal guidelines define "low-income households" as those earning 80% or less of the area median income. [Click here](#) to access Housing Affordability charts for all counties.

Wages and affordability

Low-income households make up a significant and critical portion of the workforce including workers in tourism industries, construction, childcare, education, and health care. Many of these essential workers struggle to find affordable homes.

As we speak of framing the message and making data meaningful, based on the table above and the information below, a family of five (2 parents and three children) where the mother is a childcare worker, and the father is an EMT (both essential occupations for a community) making a mean annual wage between both of \$58,330 could be considered 'low income' under the income level in some communities in Northern Michigan.

Framing the message

The following structure provides a starting point for introductory housing conversations to get you started:

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. •

Housing Terms you need to know:

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

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Messaging around housing should be clear and help outline the problem we're all facing and how it impacts the values that we share and our communities. You can use messaging based on data and information and community impacts like:

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 and development has been constrained by high land values, construction costs, tax rates, among others.

It's hard to recruit new families and young people to our region if we can't find homes they can afford.

Businesses constantly report their difficulties to retain and recruit staff due to housing shortages

As young families leave, school enrollment declines, leading to decreased funding for our schools.

What can you really do?

We all want to be part of the solution but often get lost in what we can actually do. Housing North has a lot of resources available on our website to help you get started. If you don't know what to do or don't want to go through all of the material, you can email us at info@housingnorth.org, and we'll be happy to get you started. In the meantime, you can:

- ✚ **Connect to a local network:** We can help you find housing advocates in your community to join all local efforts.
- ✚ **Sing up to our newsletter and stay informed:** We can help you be in the loop of all the things housing happening that you can support, take action and make a difference.
- ✚ **Attend your local meetings:** Is there a planning and zoning discussion? Do you know what an ADU is? We are happy to help you get prepared and informed so you to take an active role in your local meetings.
- ✚ **Give public comment:** Share your support for housing in general, a specific project, or at a local meeting.
- ✚ **Organize a community discussion:** Talk to your neighbors, and share concerns and solutions, **we can come to you and help frame the message with your community or even provide training to local advocates.**
- ✚ **Contact your legislator:** send letters of support for legislative initiatives and contact those who echo your voice legislatively.

Let us support you: Contact info@housingnorth.org or visit our website housingnorth.org/advocate to get started!