



Creating pathways and partnerships
for housing in Northwest Michigan.



MISSION

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

VISION

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

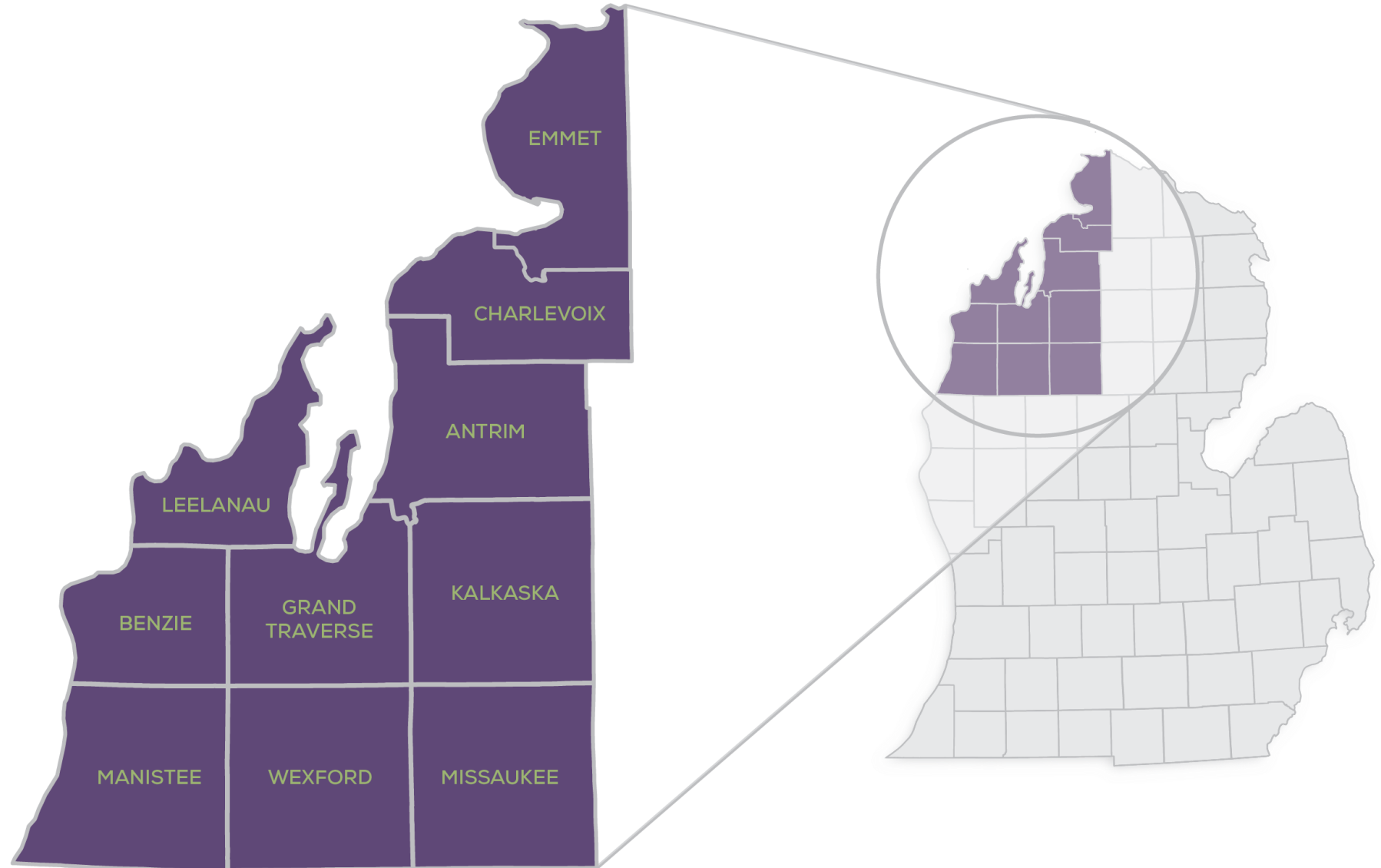
**We know we
need more
housing.
Why not just
build it?**

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





AWARENESS

Outreach, messaging & communications tools for communities, developers, other partners

ADVOCACY

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

CAPACITY & RESOURCES

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

Success: Not Just New Housing Units

Housing is a part of community “infrastructure” conversations



A common language to use across the region

Communities are actively participating in advocacy efforts

Communities, developers and other stakeholders use our tools to make progress

More diverse housing is considered

\$\$\$

Awareness of housing impacts/solutions leads to new partnership



Statewide organizations, legislators and other influential stakeholders look to us for input and/or endorsement

Revenue is more available for housing choices



Housing choices are celebrated



- ✓ Hired Staff
- ✓ Expanded Board

- ✓ Organizational Guidance

- ▶ Strategic Plan
- ▶ Communications Strategy
- ▶ Advocacy Strategy
- ▶ Fundraising Strategy

AWARENESS

- ✓ Communications strategy
- ✓ Campaign development
- ✓ Target market analysis update

ADVOCACY

- ✓ Broad regional Advocacy Committee
- ✓ Advocacy strategy
- ✓ Implementation

CAPACITY & RESOURCES

- ✓ Technical support for cities & nonprofits
- ✓ Develop local capacity for “Housing Readiness”
- ✓ Local & regional funding options



HOMES FOR OUR FUTURE

Visit www.homesforourfuture.org

CHANGING THE NARRATIVE

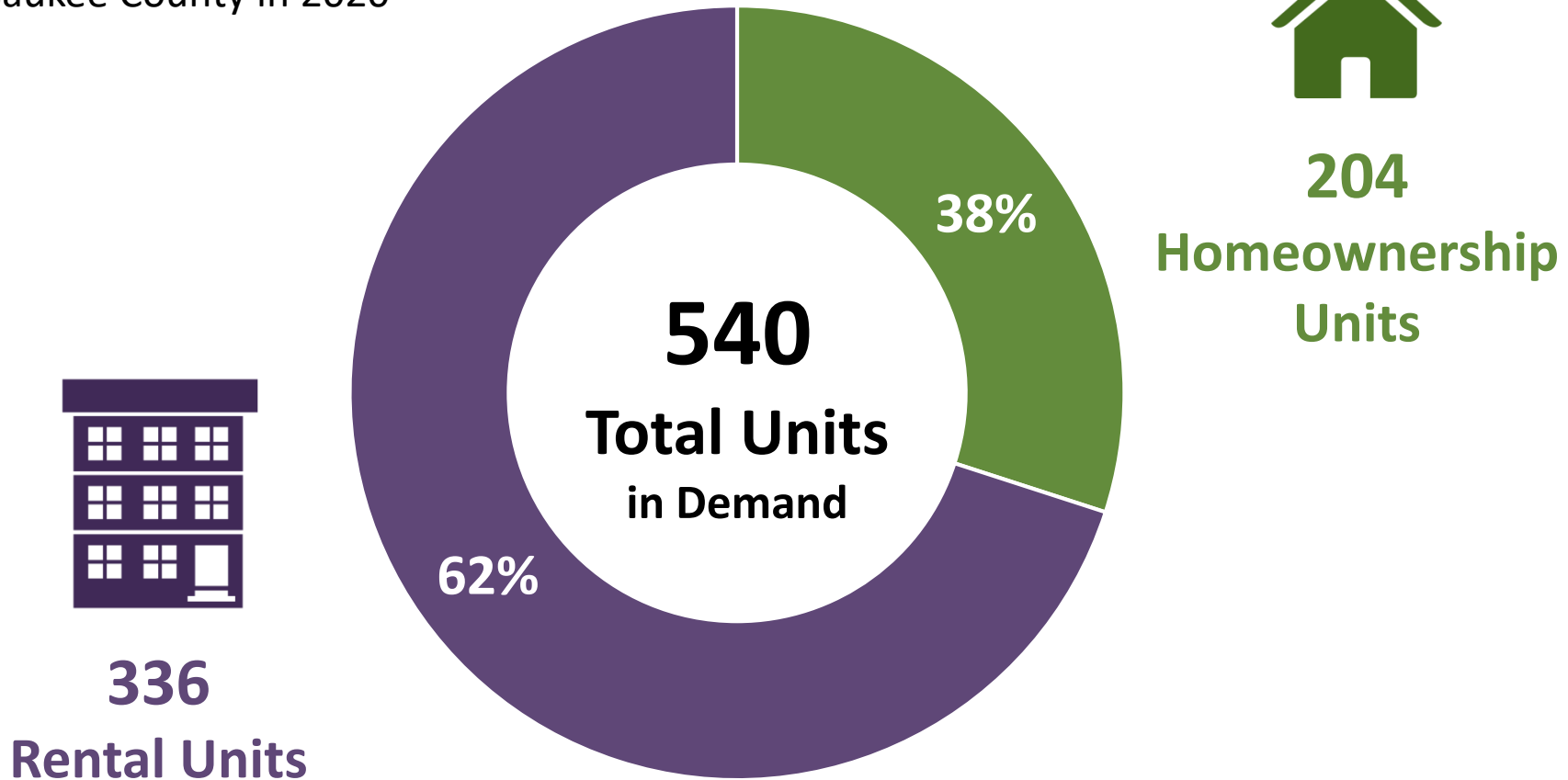
The **campaign** is an umbrella theme for activities and messaging tools designed for sharing by **anyone** who cares about housing solutions – concerned Michigan residents like you!

We need
YOU!

Our communities need new housing of all kinds

TOTAL ESTIMATED DEMAND

for Housing in Missaukee County in 2020



NOTE: Income and rental categories provided in the survey represent amount ranges.

Our communities need new RENTAL UNITS at a variety of price points

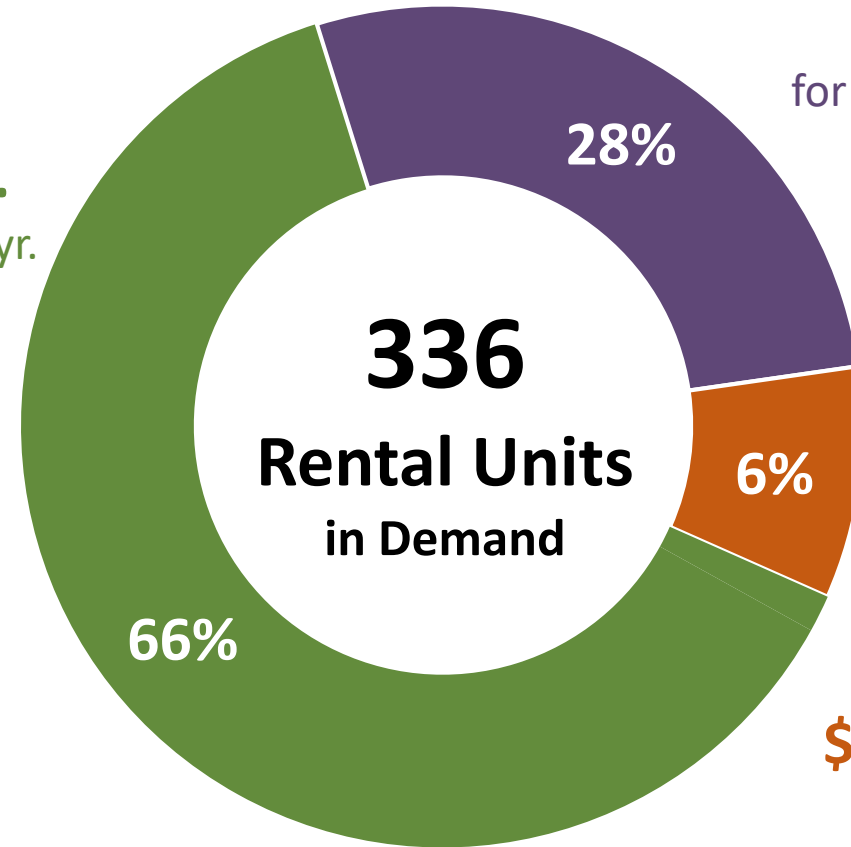
2020 PROJECTED RENTAL DEMAND

by monthly rental amount and income category in Missaukee County



Unit Rent =
\$700-\$1,000/mo.
for incomes \$28K-\$40K/yr.

- Represents people living in and moving within Missaukee County **now** and people that **might move here** if housing is available
- Could include new construction and rehab/conversion of existing homes



Unit Rent =
≤ \$650/mo.
for incomes ≥ \$26K/yr.

Unit Rent =
\$1,050-\$1,500/mo.
for incomes
\$42K-\$60K/yr.

NOTE: Income and rental categories provided in the survey represent amount ranges.

Our communities need **NEW HOMES TO BUY** at a variety of price points

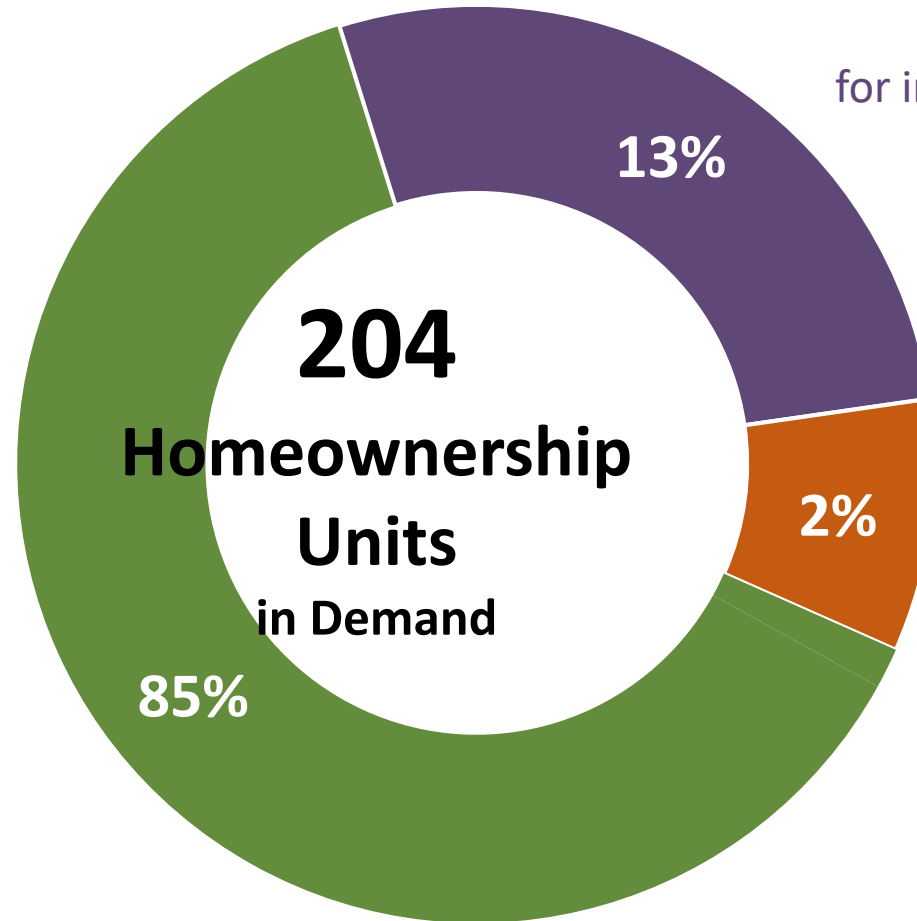
PROJECTED HOMEOWNERSHIP DEMAND

by home value and income category in
Missaukee County in 2020



Home Value
≤ \$150K
for incomes
≥ \$60K/yr.

- Represents people living in and moving within Missaukee County **now** and people that **might move here** if housing is available
- Could include new construction and rehab/conversion of existing homes



Home Value
\$175K-\$250K
for incomes \$70K-\$100K/yr.

Home Value
\$275K-\$375K
for incomes
\$110K-\$150K/yr.

NOTE: Income and rental categories provided in the survey represent amount ranges.

Housing North Policy Pillars

TAXES

Develop a new and innovative tax structure for property owners seeking to provide long-term (greater than one month) rental housing for the workforce

QAP FOR RURAL

Amend the MSHDA Qualified Allocation Plan (QAP) to better address rural housing needs

VACATION RENTALS

Mitigate impacts of short-term rentals on year-round housing stock

FUNDING

Create new and preserve existing revenue streams that can be used for housing initiatives

RURAL INTERESTS

Ensure that rural housing and related needs are considered part of the structure of state government



Housing North Policy Initiatives: **Advocating for Legislation**

TAXES

Develop a new and innovative tax structure for property owners seeking to provide long-term (greater than one month) rental housing for the workforce



- **Employer housing tax credit** based on Illinois model
 - ...50% income tax credit on the value of a donation to a housing project
- **12-year tax abatement** based on Industrial Facilities Exemption
 - ...Local governments establish districts; individual property owners can apply for 50% tax abatement
 - ...Qualifying housing development would follow locally-established parameters
- **Regional Housing Authority** to allow for multi-jurisdictional housing millage
 - ...Revenues could be used for a broad range of housing/homeless services, development, programs
 - ...Based on transit authority legislation/Colorado housing authority model
- **Tax abatement** for qualifying workforce housing in rural areas (all of NW Michigan)
 - ...Expand the concept of payment-in-lieu of taxes (PILOT) to housing developments not funded by state or feds
 - ...Would allow higher incomes than those currently addressed by PILOT

Housing North Policy Initiatives: **Low Income Housing Tax Credit Program**

QAP FOR RURAL

Amend the MSHDA Qualified Allocation Plan (QAP) to better address rural housing needs



QUALIFIED ALLOCATION PLAN (QAP) guides MSHDA investment in housing projects

- Northern Michigan projects are uncompetitive because of preferred financing structure, densities, locations in QAP
- Housing North recommendations for 2020 QAP update process:
 - ... Flexibility for walkability requirements
 - ... Lower points for certain financing approaches
 - ... Flexibility for transit requirements
 - ... Tier structure for proximity to amenities

Housing North Capacity Initiatives: Exploring Options for Housing Funds

Housing Funding

Create new and preserve existing revenue streams that can be used for housing initiatives



Local and regional funds can...

- Pool and leverage resources and investment from CDFIs, private donors, and local governments
- Meet development needs that are harder to fund – like predevelopment or site control
- Work in tandem/partnership with land bank authorities and other partners

Housing North Capacity Initiatives: Charlevoix & Emmet Housing Ready

Charlevoix & Emmet Housing Ready Program



- Coordinate local housing networks and partners
- Develop and implement local work plans
- Raise awareness with the **Homes for Our Future** campaign
- Identify key development sites and incentives
- Identify and coordinate development partners and resources – including public officials, lenders, investors, and nonprofits
 - ... Assist with tax abatements, infrastructure investments, land bank or brownfield incentives, opportunities for public-private partnerships
 - ... Collaboration with nonprofits to build, finance and market subsidized housing
 - ... Act as a single point of contact for housing
 - ... Work with partners to create new financing vehicles

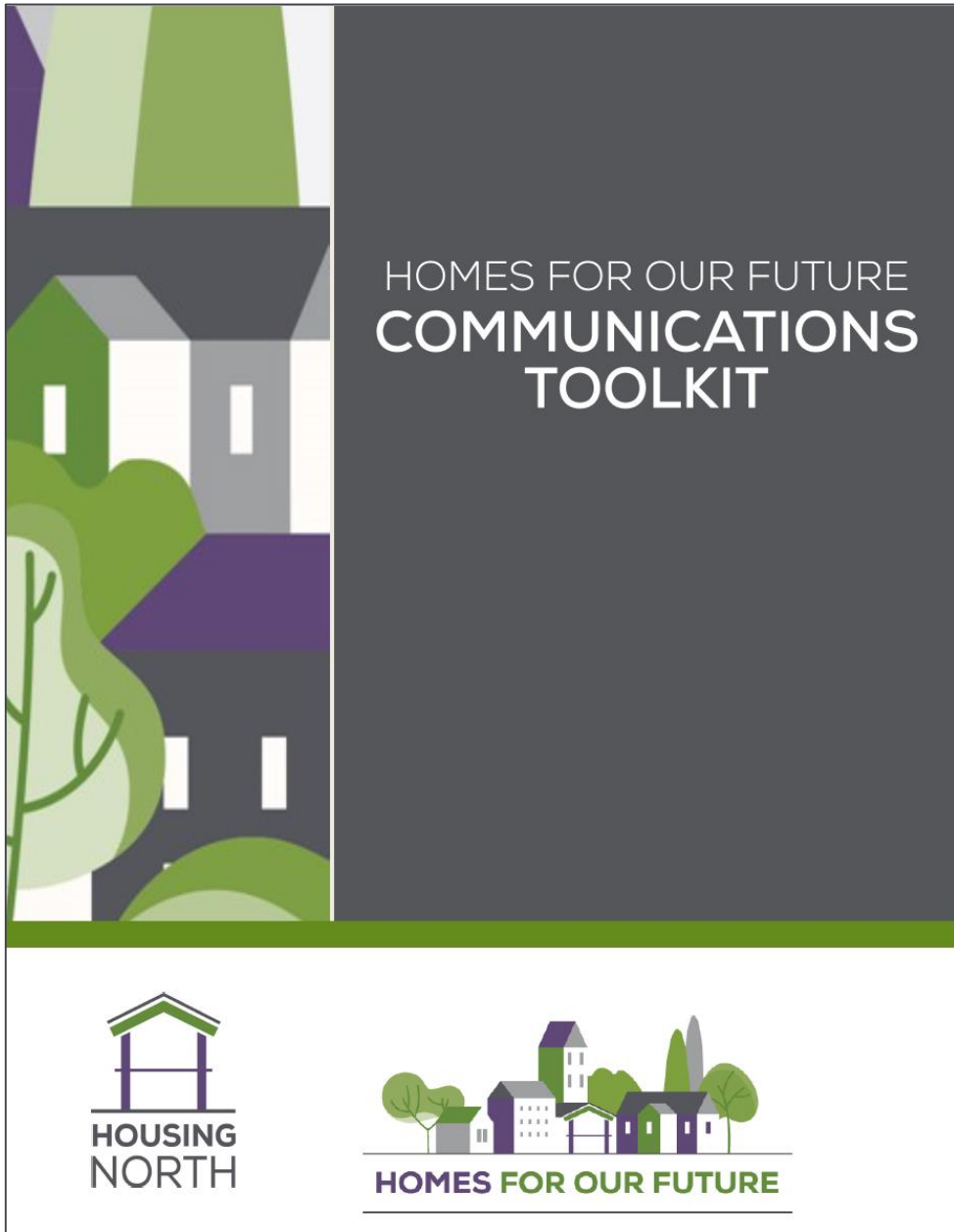


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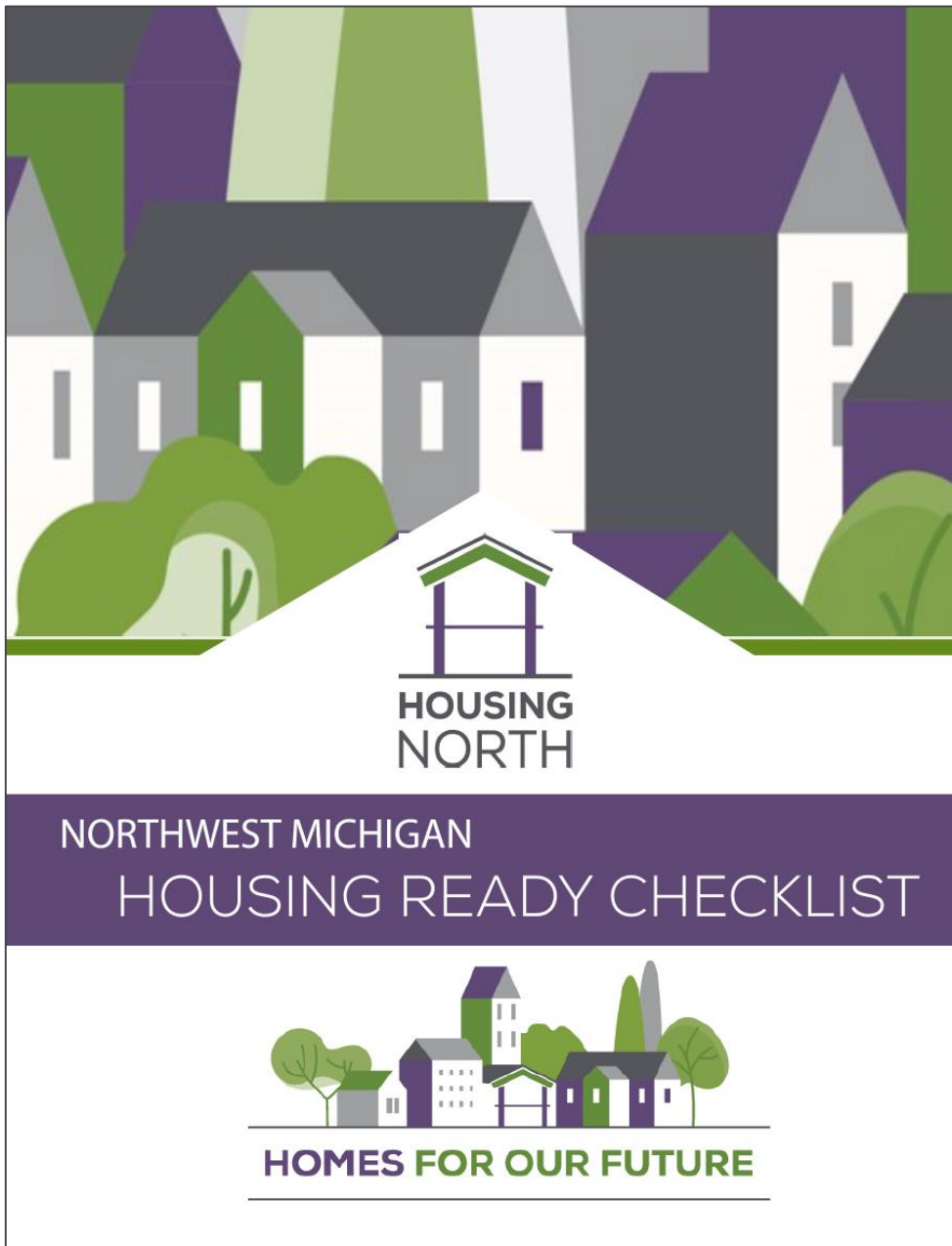
The Homes For Our Future campaign is a **CALL TO ACTION** for the public, local governments, employers, and community organizations. It aims to offer clear courses of action and resources for how to participate in housing solutions:

- ▶ Advocate
- ▶ Endorse the campaign
- ▶ Become a Housing Ready Community
- ▶ Learn about housing needs, solutions, best practices, and success stories



CLEAR MESSAGE & COMMON LANGUAGE

- Communications resources for advocates, local governments, and others to support conversations about housing
- Information in the toolkit (and online) includes:
 - ... Definitions
 - ... Income levels
 - ... Housing needs/studies
 - ... Talking points
 - ... Messaging “frame”
 - ... Links to resources



GETTING READY FOR CHANGE

- The Housing Ready Checklist asks local governments to review policies and practices as they relate to housing
- It includes best practices, case studies, and questions about communities' current housing practices around:
 - ... Housing assessments
 - ... Zoning policies
 - ... Plans
 - ... Incentives
 - ... Property inventory
 - ... Partnership opportunities

How can I help?

- ▶ Get Involved! **Show Up** (*you're doing it right now*) and **Speak Up** (*share what you learn*)
- ▶ Endorse the campaign with a resolution of support
- ▶ Ask your local government to endorse the campaign and complete the Housing Ready Checklist
- ▶ Share your story



Housing North: What's Next



**Fund
Development**



**Homes for
Our Future
Promotion**



**Housing Ready
Program
Expansion**



**Staffing
Changes**

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



Questions & More Info

Sarah Lucas, Executive Director

Housing North

231-342-1242

sarah@housingnorth.org

Data available at:

www.housingnorth.org

www.homesforourfuture.org



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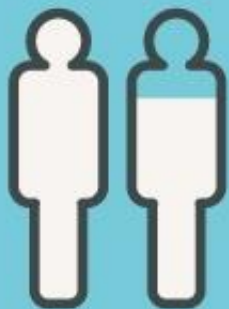


Appendix

Housing which is deemed affordable to those earning less than 60% of the area median income. According to HUD*, those who pay more than 30% of their income for housing are considered “cost-burdened” and may find it difficult to pay for life’s necessities.

*U.S. Department of Housing and Urban Development
[Michigan.gov/MSHDA/impact](https://www.michigan.gov/MSHDA/impact)

WHO LIVES IN AFFORDABLE HOUSING?



1.8 PEOPLE

Average family size



\$16,837

Average income



**52
YEARS**

Average age of the
head of household

HOW DOES AFFORDABLE HOUSING HELP THE ECONOMY?

In FY 2017, MSHDA financed **\$344.5 million** in affordable housing in Michigan, resulting in:

**\$52.1
MILLION**

in wages paid



4,160 new
housing units

**\$16.8
MILLION**

federal and state
taxes collected



new jobs

HOW IS AFFORDABLE HOUSING FUNDED?

Affordable housing is supported by financing from a variety of private and public sources, including:



Taxable and tax-exempt
direct lending programs



GAP financing
program



Low-income housing
tax credit program

HOW DOES AFFORDABLE HOUSING HELP COMMUNITIES?



Positively affects
property values



Design styles fit in with
the neighborhood



Does not
increase crime

WHAT IS THE HOUSING CHOICE VOUCHER PROGRAM?

This federal program provides rent subsidies for very low-income people.



31 THOUSAND

In 2017 MSHDA administered vouchers to **31,345 families** paying **30-40%** of their income on rent.

WHERE IS AFFORDABLE HOUSING IN MICHIGAN?



*as of April 2018.