



2020 Northwest Michigan Housing Summit

Virtual Event, October 20-22, 2020

Welcome to the Northwest
Michigan Housing Summit!

STATE OF THE REGION'S HOUSING



2020
NORTHWEST MICHIGAN
**HOUSING
SUMMIT**
VIRTUAL CONFERENCE
OCTOBER 20-22



HOUSING
NORTH

Networks
Northwest
Talent / Business / Community

www.housingnorth.org

www.homesforourfuture.org

AGENDA

TUESDAY

- 10:30 State of the Region's Housing
- 11:00 Changing Housing Policy in Michigan
- 1:00 Housing Demand & the Economy Post-COVID
- 2:15 LIHTC: Our Biggest Affordable Housing Funding Source
- 3:30 LIVE Virtual Roundtable & Speaker Q&A



WEDNESDAY

- 9:30 Under Construction: Northwest Michigan Housing Projects
- 10:45 Collaborative – and Crowd – Funding for Housing
- 12:00 LIVE Virtual Roundtable & Speaker Q&A
- 1:00 Missing Middle Housing
- 2:15 Yes in My Backyard: Successful Housing Advocacy in Northwest Michigan
- 3:30 LIVE Q&A with Dan Parolek

THURSDAY

- 9:30 MSHDA's COVID-19 Housing Response
- 10:45 Housing, Equity, and Access to Opportunity
- 12:00 LIVE Virtual Roundtable & Speaker Q&A
- 1:00 KEYNOTE: Land – and Homes – for Our Future: Using Community Land Trusts for Housing Affordability
- 2:15 Year Round Housing for the Workforce “In Deed”
- 3:30 LIVE Q&A with Michael Brown

6TH ANNUAL
NORTHWEST MICHIGAN
HOUSING SUMMIT
2020



Thank you
to our
Sponsors!

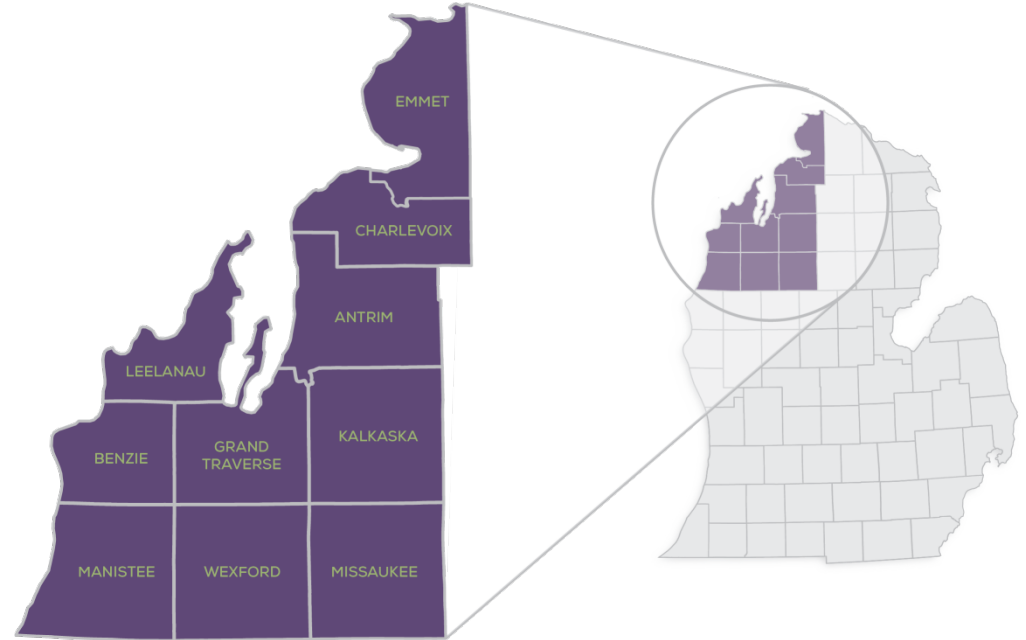


United Way of
Northwest Michigan



AREA AGENCY ON AGING
of Northwest Michigan





AWARENESS

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

ADVOCACY

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

CAPACITY & RESOURCES

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



HOMES FOR OUR FUTURE

Visit www.homesforourfuture.org

HOW MANY MORE RENTAL UNITS DO WE NEED IN NORTHWEST MICHIGAN?



10,880
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

6759
2997
970
154

% of Potential

62%
28%
9%
1%

HOW MANY MORE HOMEOWNERSHIP UNITS DO WE NEED IN NORTHWEST MICHIGAN?



4,660 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

2199
1837
432
192

% of Potential

47%
39%
9%
4%

The COVID-19 pandemic and its economic fallout are re-writing our economic reality. The future is far from certain, but we know one thing for sure: **homes have never been more important to the health of both individuals and the communities they live in.** And because we've seen how much businesses depend on the availability and affordability of housing for workers, we know that **our economic recovery will depend on homes.**

The Housing Shortage System

Lack of enabling legislation for development tools/incentives

Public perceptions & opposition

Development costs

Local government policies & capacity

Limited revenue sources & funds for housing subsidy

Our Vision of Success: a system that supports housing action & solutions

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

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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



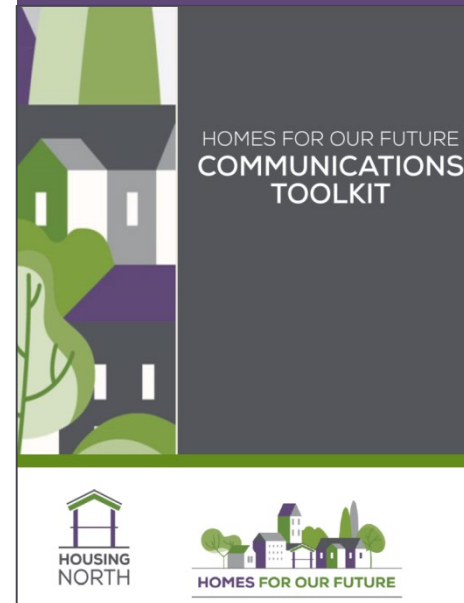


HOMES FOR OUR FUTURE

Visit www.homesforourfuture.org

- Enhance local/grassroots efforts
- Educate diverse audiences
- Build an advocacy “entry point” and network

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



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 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.

Offering a shared local approach and buy-in from partners including the Frey Foundation, local community foundations, and the cities & county of Charlevoix.

Steve Schnell,
Program
Director in
Charlevoix
County



Emily Meyerson
Program
Coordinator in
Emmet County



Housing North: What's Next



**Capacity &
Fundraising
for Housing
Conservancy
Tools**



**Homes for Our
Future 2.0**



**Expand
Partnerships and
Technical
Support**



**Continue
Legislative
Momentum**



**Housing
Ready
Program
Expansion**

Thank you!

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Sessions will remain available for registered attendees.
More data available at:
www.housingnorth.org
www.homesforourfuture.org



Please direct questions
on sessions to
info@housingnorth.org