

Housing Task Force



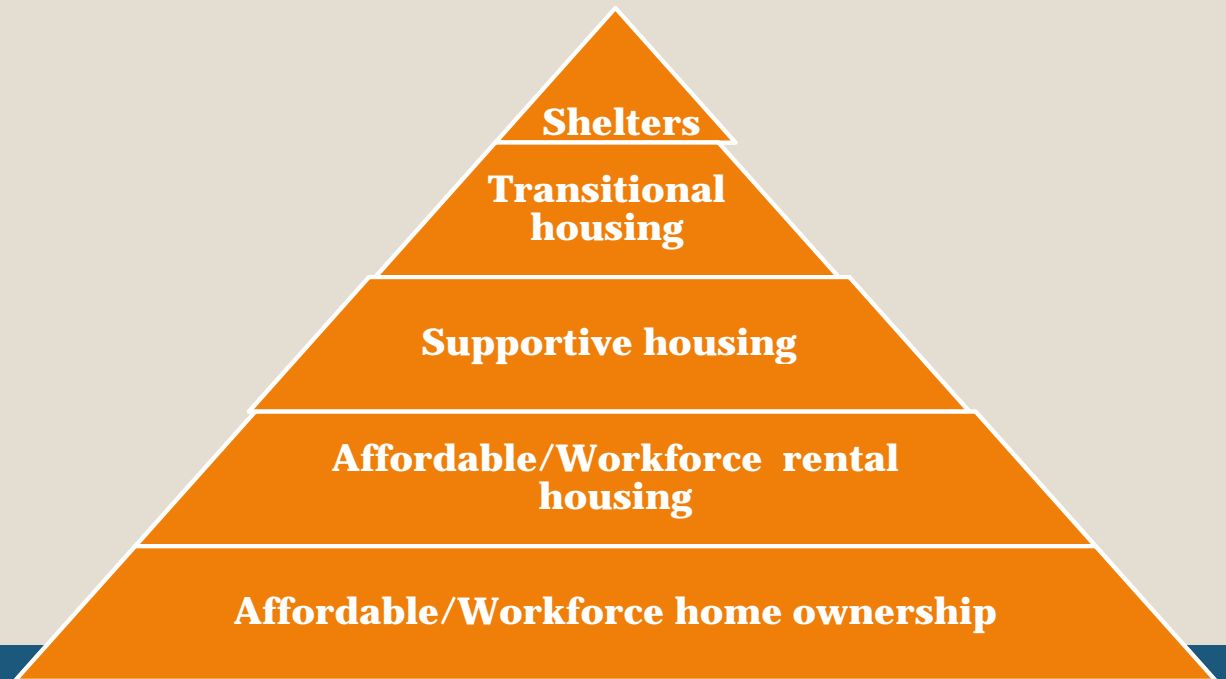
**ANTRIM, BENZIE, GRAND TRAVERSE, KALKASKA,
LEELANAU, WEXFORD COUNTIES**



What is affordable housing?



- Housing that costs 30% or less of a household's income
- Permanent affordable housing
 - Rental or for-sale housing that is made affordable, through public or other subsidies, to low- and moderate income households
 - Workforce housing
 - Supportive housing



Who is it for?



- “Low income” means households that earn 80% or less of the Area Median Income (AMI)
- Cashiers, waitstaff, nursing aides, hotel clerks, child care workers, firefighters, reporters, carpenters, counselors, police officers, elementary school teachers, maintenance, hair stylists, administrative assistants – working families

Income Levels (average for 5-counties) and Affordable Monthly Rent/House Payment



	30% AMI	Rent	50% AMI	Rent	80% AMI	Rent
1-person household	\$13,550	\$339	\$20,020	\$501	\$32,100	\$800
3-person household	\$15,420	\$386	\$25,730	\$643	\$41,180	\$1030

2009 5-County Housing Needs Assessment



	Rentals		Homeownership		
	# Units	AMI Target	# Units	AMI Target	Other Needs
Traverse City market	300-500	50%-60%	1100	80%-100%	Rehab Special Needs
Balance of 5-county region	315	40%-60%	1020	60%-100%	Rehab Special Needs Homeownership Assistance

“While economic considerations at this point in time may temporarily inhibit housing demand growth, long-run demographic, economic, and social trends will ultimately lead to continued demand potential for all types of housing options for both existing residents and future residents of the region...All of these housing options should be considered in demand, and direct involvement by local community leaders and housing providers will be necessary to meet this need.”

What's being done now?



- Emergency & transitional housing – Goodwill, Women's Resource Center, SAFE Harbor
- Supportive rental housing – Foundation for Mental Health, Women's Resource Center, NMCAA, Homestretch
- Affordable rentals/rental assistance – TC Housing Commission, See-con, Homestretch, Foundation for Mental Health
- Affordable for-sale housing – Homestretch, Leelanau County, Habitat for Humanity
- Rehab loans for homeowners – TC Housing Commission, Leelanau County, Antrim/Kalkaska County, NMCAA

Goodwill Inn – our general population homeless shelter



HomeStretch – one of the single family homes that have been built and sold



HomeStretch – new 24 units of supportive housing at Keystone Village



Habitat For Humanity Grand Traverse Region Women Build Project 2010 – a single family home



Challenges



- Public funding focused on urban areas
- Lack of infrastructure affects eligibility and costs of projects
- Operational costs not covered by funding sources
- Development costs
- Public funding policy shifts
- Public opposition - NIMBYism

What can communities do?



- Update zoning to encourage affordable housing
 - Higher densities
 - Allow other types of housing: duplexes, accessory dwelling units, townhouses, apartment buildings
 - Streamline approval procedures
 - Flexible dimensional requirements
 - ✦ Parking, setbacks, lot area, etc.
 - Inclusionary/incentive zoning: provide bonuses to developers that include affordable housing in residential projects

What can communities do?



- Housing trust funds – create local, stable, flexible funding sources to meet local needs
- Economic and tax incentives
 - Brownfield redevelopment
 - Neighborhood Enterprise Zones
 - Payment in lieu of taxes (PILOT)
 - Land Bank Authority tools
- Nonprofit partnerships – support grant applications, provide resources, etc

Resources Available



- Housing Needs Studies
 - www.communityhousingchoices.org
- Technical assistance and resources
- Best practices – zoning, LBA, housing trust fund, etc.

www.communityhousingchoices.org

www.nwmhousingsearch.org

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