2020 Northwest Michigan Housing Summit

Virtual Event, October 20-22, 2020
Welcome to the Northwest Michigan Housing Summit!

STATE OF THE REGION’S HOUSING

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
Thank you to our Sponsors!
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.

Visit www.homesforourfuture.org
### How Many More Rental Units Do We Need in Northwest Michigan?

<table>
<thead>
<tr>
<th>Household Incomes</th>
<th>Affordable Rents</th>
<th># Units</th>
<th>% of Potential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $26,000</td>
<td>$650 and less</td>
<td>6759</td>
<td>62%</td>
</tr>
<tr>
<td>$28,000 - $40,000</td>
<td>$700 - $1000</td>
<td>2997</td>
<td>28%</td>
</tr>
<tr>
<td>$42,000 - $60,000</td>
<td>$1050 - $1500</td>
<td>970</td>
<td>9%</td>
</tr>
<tr>
<td>$64,000+</td>
<td>$1600 +</td>
<td>154</td>
<td>1%</td>
</tr>
</tbody>
</table>

**10,880 RENTALS NEEDED**

### How Many More Homeownership Units Do We Need in Northwest Michigan?

<table>
<thead>
<tr>
<th>Household Incomes</th>
<th>Affordable Home Values</th>
<th># Units</th>
<th>% of Potential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $60,000</td>
<td>$150,000 and less</td>
<td>2199</td>
<td>47%</td>
</tr>
<tr>
<td>$70,000 - $100,000</td>
<td>$175,000 - $250,000</td>
<td>1837</td>
<td>39%</td>
</tr>
<tr>
<td>$110,000 - $150,000</td>
<td>$275,000 - $375,000</td>
<td>432</td>
<td>9%</td>
</tr>
<tr>
<td>$160,000</td>
<td>$400,000+</td>
<td>192</td>
<td>4%</td>
</tr>
</tbody>
</table>

**4,660 OWNER UNITS**

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

- Development costs
- Lack of enabling legislation for development tools/incentives
- Public perceptions & opposition
- Limited revenue sources & funds for housing subsidy
- Local government policies & capacity
- Development costs
Our Vision of Success: a system that supports housing action & solutions

- Communities, developers and other stakeholders use our tools to make progress
- A common language to use across the region
- Communities are actively participating in advocacy efforts
- More diverse housing is considered
- Revenue is more available for housing choices
- Awareness of housing impacts/solutions leads to new partnership
- Housing choices are celebrated
- Statewide organizations, legislators and other influential stakeholders look to us for input and/or endorsement

Housing is a part of community “infrastructure” conversations

Housing North 2019
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.

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

Yarrow Brown, Executive Director
Housing North
231-335-1685
yarrow@housingnorth.org

Sarah Lucas, Program and Policy Director
Housing North
231-920-2116
sarah@housingnorth.org

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