



COMMUNICATIONS TOOLKIT

Public support for housing initiatives is a central ingredient to success. Without it, the success of housing projects or other solutions is never certain.

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. Coordinating all of those considerations and stakeholders is a daunting prospect and becomes even more so when you consider that an unsupportive public can affect decisions on nearly every one of those factors. Indeed, 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. Many times these conversations are based on conjecture, rumor, misinformation, and deeply ingrained stereotypes about what "affordable", low income, or workforce housing might be or how it might impact a neighborhood.

It's understandable that this happens. With a topic as complex and emotional as housing, it's easy for messages to be garbled, facts to be distorted, or objectives and end goals to be lost. Housing conversations are full of confusing terms that are used differently by different people; acronyms; data and assumptions on either end. What's more, many people on both sides of housing debates are prone to react emotionally to the topic. In this environment, it's difficult to make objective decisions or judgements about the questions at hand. Solutions to the hugely important issue of housing require a more constructive frame for communications about it-which requires a better understanding of how we interpret and communicate information.

ABOUT HOUSING NORTH

Housing North is a nonprofit organization formed in 2018 to build awareness, influence policy, and grow capacity and resources so communities can create housing solutions that meet their unique needs. While we do not place people in housing or build the housing, we play a vital role in our region leading the Regional Housing Plan and connecting our communities to housing solutions. We are governed by thirteen Board of Directors that represent each of our counties including background in business; philanthropy; local, county and tribal governments; workforce development; and housing agencies from throughout the ten-county region of Northwest Lower Michigan. www.housingnorth.org



THE ART & SCIENCE OF HOUSING MESSAGES

While it's tempting to believe that clear, rational messages and good data will convince a skeptical audience and build public support for housing, research and experience prove this is far from the case. Research from the Frameworks Institute cites studies showing that we hold more tightly to our ideas when new data is presented that contradicts those ideas. Some of this is connected to the phenomenon of "confirmation bias" the tendency to accept arguments that confirm our views. Part of this is related to how we identify ourselves, as our beliefs are intertwined with our sense of identity. When data challenges our beliefs, it also challenges our sense of self. And some is related to the way our brains process information: we need a compelling alternative explanation to replace our current understanding of the world. Without it, we feel unmoored and uncertain, leading us to cling more tightly to our false beliefs.

Understanding how we communicate and process information is important when talking about emotional topics like housing. We all see issues like housing in many ways, or through different "frames" or cultural narratives that we use to interpret the world around us. For instance, many of us subscribe to the cultural narrative that we are all "self-made", or that each of us is solely accountable for our own circumstances. While mindsets like the "self-made" concept often contain important truths in certain contexts, in the context of housing, it may lead us to believe that a family's inability to find housing has to do with their inability to save or manage money, or that they've made poor choices when the reality is much more complicated, having to do with national and even global issues like supply and demand, development financing, and more. This and similar frames of mind can be deeply ingrained and aren't easily changed, even by data based arguments.

Working within these frames, and using them as a way to understand how we interpret the world, can help us engage people in discussions and solutions. The resources in this toolkit are intended to help advocates and leaders build consistent messages around housing in public dialogues, and include memorable data points, clear messages about solutions, and context for how housing impacts our shared values. The guide includes communications frames developed on behalf of Housing North by Avenue ISR in 2019 and based on research from the Frameworks Institute, along with data and information about housing needs and solutions such as funding sources, zoning techniques, or policy initiatives, however, where available, resources on these solutions are referenced in the toolkit for further reading.

RESOURCES



- [CITIZEN ADVOCACY TRAINING](#) - Learn about how you can be part of the action taking place in your community regarding housing or how you can really advocate for housing.
- [PUBLIC COMMENT HANDOUT](#) - Access a handout on Public Comment and valuable insights on how to support housing solutions for your community.
- [MESSAGING IN ADVOCACY HANDOUT](#) - A quick look to what you need to know to get your message across to support housing.

COMMUNICATION TIPS

CONSIDER THE FRAME

How issues are framed can change how people respond to it. Talking about housing as a “right” or about creating housing for others may trigger an “us versus them” reaction. But if the messaging is framed as a matter of fairness so that it gives everyone access to housing they can afford, or as an issue that affects our shared values and future, messages are received more openly.

FILL IN GAPS IN UNDERSTANDING

Be sure that audiences understand the “why” of the issue. The public often has little context or only a basic understanding of the complex causes of housing shortages, or how they can be solved. Messages should clearly and simply outline the factors that have contributed to this issue and how things are different today than it was when our audiences first bought or rented homes.

MESSENGERS MATTER

People listen to people they trust. Members of the clergy, police or emergency responders, military personnel, school officials, business leaders, and other well known and broadly-trusted community members can be powerful advocates for housing messages.

USE SOCIAL MEDIA CAREFULLY

Social media is a powerful communications tool and potentially destructive. Misinformation can spread like wildfire, and community dialogues can quickly descend into personal attacks. Therefore, it’s important for clear, simple, memorable messages to be shared in a proactive way, even before a specific proposal arises.

MAKE DATA MEANINGFUL

Messages can get bogged down in data that isn’t presented in a meaningful way, or that is too abstract for people to make clear connections to its impact. Using a few key data points that are framed in a compelling message about what it means, or the impact it has, is more powerful than overloading the audience with data that they may or may not be able to effectively interpret

WORDS MATTER

Using certain words and avoiding others can help the audience with shared values while avoiding strongly ingrained opposition to certain social positions. For instance, the term “housing” is an abstract concept that’s not tied to a predictable image. It can mean anything from a cozy single-family home to a massive, imposing apartment building, so it’s easy for imaginations to run wild when the term is used. On the other hand, we all have a personal connection to the word “home.” Most everyone has, or wants, a home. But who wants to be in “housing?”

EMPHASIZE

HOMES
WORK
YOUNG FAMILIES
WORKING PEOPLE
MIDDLE CLASS
WE, US, OUR

DE-EMPHASIZE

AFFORDABLE HOUSING
LOW-INCOME HOUSING
HOUSING AS A RIGHT
DESERVING
PUBLIC POLICY

USE SPARINGLY

HOUSING
HOUSING OPTIONS
HOUSING ALTERNATIVES
COMMUNITY HOUSING
THEY, THEM, THEIRS

BUT WAIT, WHAT'S AFFORDABLE?

How “affordable” a home is depends on how much it costs in relation to a household’s income. To categorize and determine affordability levels in the context of income, funders 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.

Public housing subsidies are often directed towards households within certain income brackets, which are categorized as low-income, very low-income, or extremely low-income, based on a comparison with the AMI. Different subsidies may be available for different income levels. Charts showing income levels by county in Northwest Lower Michigan are available [online here](#).

WAGES & AFFORDABILITY

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 overburdened.” Cost-overburdened households are at greater risk of eviction, foreclosure, or homelessness, and lower-income households are more likely to be cost overburdened. State and federal guidelines define “low income households” as those earning 80% or less of the area median income (AMI), with income guidelines established and published for each county in Michigan annually by the Michigan State Housing Development Authority (MSHDA).

Low-income households make up a significant and critical portion of the workforce, including workers in tourism industries, construction, child care, education, and health care. Many of these workers struggle to find homes that are affordable. [Click here](#) to access the wages and affordability chart.



HOUSING TERMS YOU NEED TO KNOW AND DIFFERENTIATE

TERMS	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 specific income range, also known as “workforce housing”.	There is no official income level. Depending on the market it may include incomes up to 150% AMI.	Affordable housing, attainable housing

TERMS	ROLES	WHAT INCOMES DOES IT SERVE?	ALSO KNOWN AS
Low Income Housing	Housing that's made affordable through subsidies to low and moderate income households. Deed restrictions and other controls limit the resale price or rent. Affordability may be guaranteed for periods of time ranging from 10 years to perpetuity.	60% Area Median Income (rental) - 80% Area Median Income (Ownership housing)	Affordable housing
Supportive Housing	A combination of housing and services that cost effectively helps people live more stable, productive lives especially those facing complex challenges like homelessness, very low income, dementia, among others. Supportive housing is coupled with other 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 house like 60% AMI or less	Affordable housing
Workforce Housing	Housing that's affordable to parts of the workforce making low, moderate or entry level income like teachers, police officers medical technicians, etc. This housing may include rentals and homeownership opportunities and is generally located near employment centers.	There's no official income level. Depending on the market it may include up to 150% AMI	Affordable housing, Attainable Housing



FRAMING THE MESSAGE

It is very important to have a straightforward “frame” to create persuasive and inviting messages about housing. The following structure provides a starting point for introductory housing conversations. Additional talking points, data, and messages are provided in the following pages for advocates and leaders to use in more in-depth housing discussions with a variety of audiences.

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 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.
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
Show solutions that work	<ul style="list-style-type: none"> • Talk about possible solutions and specific participation roles • Ease and encourage action paths • Assign a task • Ask for commitment 	<ul style="list-style-type: none"> • Local leaders, business people, and citizens can all play a part. • Stay engaged with Housing North and opportunities to get involved.

FRAMING THE MESSAGE

Housing North's position statement can be used as a basic message to get the conversation started around housing and the need for support for housing issues to a broad range of audiences. The message can be customized to appeal to specific audiences and their values, including environmental impact, homelessness, health, and social equity.



POSITION STATEMENT ON HOUSING

“

In Northern Michigan most of us believe that if you work hard and save you should be able to live in a safe home. We want communities where our children and grandchildren are able to live or return. But Northern Michigan is becoming a more and more difficult place for young families and working people to live. Not enough new homes are being built and many homes for rent are being pulled off the market for short-term rentals. For these and other reasons, housing costs have surged past local incomes and there is a real shortage of homes. Teachers, health care workers, first responders, and other middle-class workers young and old are not able to live in our communities. They have to drive farther and farther away to work or they leave our region altogether. We run the risk of creating communities where only the most wealthy can afford to live.

This shortage of homes can be solved! By working with developers, making common sense updates to zoning and helping employers and citizens to create new housing options, we can ensure that our communities remain places where all people can live, work, raise families and thrive.

”

UNDERSTANDING THE NEED

Messages should clearly and simply outline the problem we’re facing and how it impacts the values that we share—providing opportunities for our workforce, children, and grandchildren to live; building a stronger economy; and preserving the things we love about our communities.

HIGH DEMAND FOR HOMES

- A 2023 Housing Needs Assessment for our region shows a potential demand in the region for 8,813 new rental homes and 22,455 for sale homes through 2027. Demand is high because the number of jobs and households in our region has been growing for years while development has been constrained by high land values, construction costs, tax rates, complex development processes and public opposition.
- The HNA highlights that Lower Income Households (Earning less than \$30,000 annually) will comprise one in nine households in 2027.
- Typical rental and for sale housing is unaffordable in all 10 counties for 11 of the 35 more common occupations in the region. The region has an overall housing gap of 31,268 units through 2027.



UNDERSTANDING THE NEED

PERSONAL AND COMMUNITY IMPACTS

- Many of the Region's Households are Living in Substandard Housing Situations – A notable portion of the households in the region live in housing that is considered substandard (including overcrowded housing or units that lack complete kitchens or plumbing).
- Many individuals and families move farther from work and school, where long commutes result in high transportation costs. An average household in our region spends well over half their income on the combined costs of housing and transportation. When people live farther from jobs, they can spend two-thirds or more of their income on those two costs alone.
- Long commutes create added traffic on the roads and higher public costs for services like sewer, water, and emergency response.
- Building homes in existing communities or building in higher densities, creates "critical mass" needed to support effective transit services and other public infrastructure.

ECONOMIC IMPACTS

- Housing is an economic stimulus, creating jobs and tax revenue. According to the Housing Needs Assessment, nearly three-quarters of surveyed employers indicated that housing was adversely impacting their ability to attract and retain employees and that half of the employers indicated they would hire more employees if area housing issues were resolved.

ENVIRONMENTAL IMPACTS

- When we don't create homes near jobs and schools, we push development into undeveloped areas, destroying the region's natural beauty and compromising water quality and green infrastructure.
- Development outside of town results in longer commutes and increased emissions.
- Building homes on blighted or contaminated properties provides important opportunities for environmental clean-up and water protection.

SHORTAGES OF HOMES AFFECTS OUR WORKFORCE

- All industries are struggling with workforce shortages. Without new residents and workers, current residents will have difficulty meeting basic needs for health care and home improvements along with others. Wait times will be longer for everything from a restaurant table to respite care for senior citizens.
- Typical rental and for-sale housing is unaffordable in all 10 counties and for the 35 most common occupations in the region. While a notable number of these occupations are within the retail sales and food services sectors, some support positions such as receptionists, stockers, teaching assistants, janitors, and housekeeping personnel in other sectors do not have sufficient income at the median wage to afford typical housing in the region.
- Retirees are making up the majority of new residents. It is projected that all of the age cohort growth between 2022 and 2027 will occur among households age 65 and older.
- As young families leave, school enrollment declines, leading to decreased school funding.
- Restaurants are shortening hours, seasons, and menus; are paying overtime; closing if their chef calls in sick; and facing poorer customer service from being stretched too thin. All because they can't find enough workers who are able to find housing.

HOUSING RESOURCES

QUICK INFORMATION YOU NEED!

ADVOCACY RESOURCES

- [PUBLIC COMMENT HANDOUT](#)
- [CITIZEN ADVOCACY TRAINING VIDEO](#)
- [HOUSING ADVOCACY: WHAT YOU NEED TO KNOW](#)
- [ADVOCACY HANDOUT: GET INVOLVED](#)
- [COMMUNICATIONS TOOLKIT](#)

HOUSING DATA

- [2023 HOUSING NEEDS ASSESSMENT](#)
- [AMI CHARTS](#)
- [MSHDA INCOME LIMITS](#)
- [MICHIGAN STATEWIDE HOUSING NEEDS ASSESSMENT](#)
- [HOUSING NORTH COUNTY DASHBOARDS](#)

ZONING REFORM AND TOOLS

- [HOUSING TOOLS SUMMARY](#)
- [ATTAINABLE HOUSING DISTRICT - INFO SHEET](#)
- [PAYMENT IN LIEU OF TAXES - INFO SHEET](#)
- [RESIDENTIAL FACILITIES ACT - INFO SHEET](#)
- [NEIGHBORHOOD ENTERPRISE ZONES \(NEZS\)](#)
- [TAX INCREMENT FINANCING \(TIF\) - MEDCS INFO SHEET](#)
- [TAX INCREMENT FINANCING MSHDA GUIDES](#)

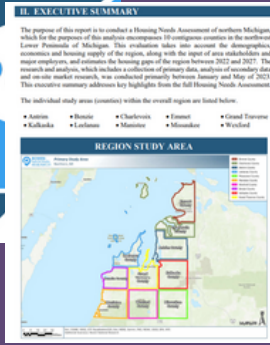
HOUSING NORTH PROGRAMS

- [HOUSING READY PROGRAM](#)
- [DEED RESTRICTION PROGRAM](#)
- [ACCESSORY DWELLING UNITS PROGRAM](#)
- [RENTAL PRESERVATION PROGRAM](#)
- [FEE FOR SERVICE ACTIVITIES](#)

EMPLOYERS SOLUTIONS

- [EMPLOYER ASSISTED HOUSING PROGRAMS TOOLKIT](#)
- [HOUSING NORTH EMPLOYER SOLUTIONS](#)





UNDERSTANDING THE PROBLEM

2023 Housing Needs Assessment

In order to effectively address housing demands and ensure the well-being of our region, Housing North received support from the Frey Foundation, Networks Northwest, and Hagerty to conduct a Housing Needs Assessment of our 10-county region in northern Michigan including the counties of Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee and Wexford with Bowen National Research. Launched in 2023, the Housing Needs Assessment (HNA) provides interested stakeholders with the base of knowledge to make informed strategic decisions on housing priorities and plans by understanding the housing needs.

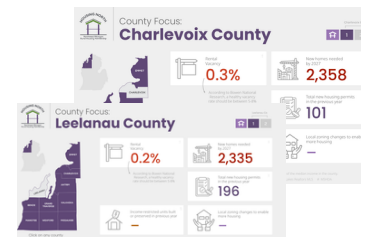
Rental Housing Gap Estimates (2022 - 2027)

County	Median Household Income	≤ 50% AMHI	51%-80% AMHI	81%-120% AMHI	121%+ AMHI	Number of Units	Region's Share
Antrim	\$66587	114	114	66	27	321	3.6%
Benzie	\$62022	129	50	26	9	214	2.4%
Charlevoix	\$66857	334	215	120	61	730	8.3%
Emmet	\$67354	380	226	115	144	865	9.8%
Grand Traverse	\$69310	2,358	733	288	190	3,569	40.5%
Kalkaska	\$49622	284	149	62	16	511	5.8%
Leelanau	\$71232	212	90	61	19	382	4.3%
Manistee	\$59828	262	142	87	34	525	6%
Missaukee	\$50381	179	99	45	13	336	3.8%
Wexford	\$50190	762	370	172	56	1,360	15.4%
Total Units		5,014	2,188	1,042	569	8,813	100%

THE REGION'S LARGEST RENTAL GAP BY AFFORDABILITY LEVEL IS FOR HOUSEHOLDS EARNING UP TO 50% OF AREA MEDIAN HOUSEHOLD INCOME (AMHI), WITH AN OVERALL GAP OF 5,014 UNITS REPRESENTING WELL OVER HALF OF THE REGION'S OVERALL RENTAL HOUSING GAP.

RESOURCE ALERT: COUNTY DASHBOARDS

Housing North partnered with Flywheel Companies to create a dashboard for each County in our region based on the recent Housing Needs Assessment data and progress through our Housing Ready Program. [Click here to explore!](#)



UNDERSTANDING THE PROBLEM

2023 Housing Needs Assessment

For-Sale Housing Gap Estimates (2022 - 2027)

County	≤ 50% AMHI	51%-80% AMHI	81%-120% AMHI	121%+ AMHI	Number of Units	Region's Share
Antrim	265	239	504	442	1,450	6.5%
Benzie	349	251	378	316	1,294	5.8%
Charlevoix	173	282	648	525	1,628	7.3%
Emmet	552	462	856	635	2,505	11.2%
Grand Traverse	1,798	1,384	2,569	2,041	7,792	34.7%
Kalkaska	353	220	313	271	1,157	5.2%
Leelanau	498	383	581	491	1,953	8.7%
Manistee	158	247	525	447	1,377	6.1%
Missaukee	279	167	246	211	903	4%
Wexford	639	454	705	598	2,396	10.7%
Total Units	5,064	4,089	7,325	5,977	22,455	100%

THE LARGEST FOR-SALE HOUSING GAP BY AFFORDABILITY LEVEL IS FOR HOUSEHOLDS EARNING BETWEEN 81% AND 120% OF AREA MEDIAN HOUSEHOLD INCOME (AMHI).

UNDERSTANDING THE PROBLEM

It's important for audiences to understand the "why" of the issue. The public often has little context or only a basic understanding of the complex causes of housing shortages, or how they can be solved. Messages should clearly and simply outline the factors that have contributed to the issue and how things are different today than it was when our audiences first bought or rented homes.

Because of increasing costs for land, infrastructure, labor and materials, it is almost impossible to build new homes that are affordable to the workforce.

HOUSING SOLUTIONS NEED ALL HANDS ON DECK

Solving our housing crisis to ensure everyone has a home in our community will take more than just "building houses." It's all hands on deck. We can all be a part of the solution. Housing North is here to help along side our many partners. You can:

- Join your local housing action group
- Become a housing advocate
- Contact your legislators when initiatives that encourage housing need our support
- Join the [Housing Innovation Council](#)

UNDERSTANDING THE PROBLEM

High cost of development

- Infrastructure costs that is, the costs to hook up sewer, water, and other services are higher in smaller towns where there are fewer residents paying into the system.
- Communities throughout the US are building less. There were 38% fewer housing units built in 2018 than 2005, the year permits peaked before the recession, according to a study by Apartment List. The number of homes and apartments built in 2018 roughly matches 1994, when the country's population was 20% smaller than it is today.

Local Policies and Public Opposition

- Zoning prohibits many of the types of housing that are most in demand that is, the smaller homes, apartments, and condos that meet the needs of our shrinking households. Nationally, up to 25% of development costs can be attributed to lengthy and complicated review processes, according to the National Association of Home Builders.
- Fears and stereotypes about housing lead many members of the public to oppose new homes or policy solutions making it harder and more costly to build, discouraging developers from working in our communities and ultimately derailing project after project that could provide the homes our communities need.
- Short term rentals are changing the housing market in many of our towns. Between 2010-2016 the region's housing stock didn't grow at all overall yet there's been an increase in the number of units classified as "seasonal." This points to a trend where year-round homes are being converted to seasonal housing units, including short-term rentals, which affects the supply and cost of year-round housing.

Construction Labor Shortages

- The Home Builders Association of Michigan reports that Michigan lost 43% of its residential building workforce between 2000-2009 as many as 60,000 workers. At the same time, an aging workforce and shrinking pipeline of young people-and specifically young people planning to work in the trades have created a construction labor shortage that is impacting the costs of construction and creating a more competitive environment for developers that do have the capacity for projects.

Limited Public Programs

- Many small towns or rural areas aren't competitive, or even eligible, for the Low Income Housing Tax Credit (LIHTC) program, the largest source of funding available for housing. In 2018, there were no LIHTC funds awarded to communities north of Clare, Michigan, In 2019, there were two. In 2022 we saw three projects awarded in our region, one in Petoskey, one in Manistee and one in Traverse City. In 2023, new changes to the Qualified Allocation Plan (QAP) were made to get rid of the walking score and level the playing field for rural communities.
- Non-homestead tax rates force property owners to charge higher rents that are unaffordable to much of the workforce.
- There are few financial resources to address the substandard housing issues in rural areas which has profound health impacts on residents. Similarly, funding options are slim-to-none for communities anywhere that are trying to create "incremental" development solutions like duplexes, four-plexes and small apartments that are easier and less expensive to build.

PATHWAYS TO SOLUTIONS

There are actions we can take, and our audiences need to understand them and who plays a role in them. Lay out a reasonable path for solutions and share examples of success that inspire and dispel fears. By working with developers, making common sense updates to zoning and helping employers and citizens to create new housing options, we can ensure that our communities remain places where all people can live, work, raise families, and thrive. 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. A variety of locally-driven tools and policies can make it easier for the private sector and nonprofits to build housing for our workforce, seniors, young people and others.



Leverage Land for Housing Investment

- In several Northwest Michigan counties, Land Bank authorities have worked with housing nonprofits and other partners to provide land and tax incentives for new housing development. [Click here](#) and take a look at a webinar we hosted focused on Land Bank Partnerships.
- Local governments may own land that's appropriate for new home development. When this land is donated or sold at a reasonable price, overall development costs are lower and housing is more affordable.
- Tax incentives for housing can encourage new investment and development on blighted properties that are expensive to clean up and redevelop. Without some local support, these properties may not be redeveloped.

Create Local Funding Sources

- Housing trust funds can be created by local governments to dedicate public dollars to housing programs or projects that meet local needs.
- In Grand Traverse County, a housing trust fund connected to its land bank authority supported the development of the Depot Neighborhood, an energy-efficient, mixed income development.
- Community foundations can create specific funds to pool local investment and donations in order to provide the support needed to start new housing projects and to make projects affordable.

Employer-Led Solutions

- Some employers are already taking steps to provide housing for their workforce by purchasing homes that employees can live in, partnering with schools and colleges for seasonal housing, and connecting with property owners for rentals.
- The Education Consortium formed in 2022 is working with partners like Cinnaire to develop housing opportunities for their teachers and support staff.

Modernize Zoning for Today's Housing Market

- Small changes to zoning can allow a wider variety of housing types that fit in with the character of our neighborhoods and meet today's needs and preferences.
- Minor tweaks to zoning can create more opportunities for development that fits in with the neighborhood.
- Many of the housing types that are in demand were standard parts of neighborhoods when our historic communities were first built.

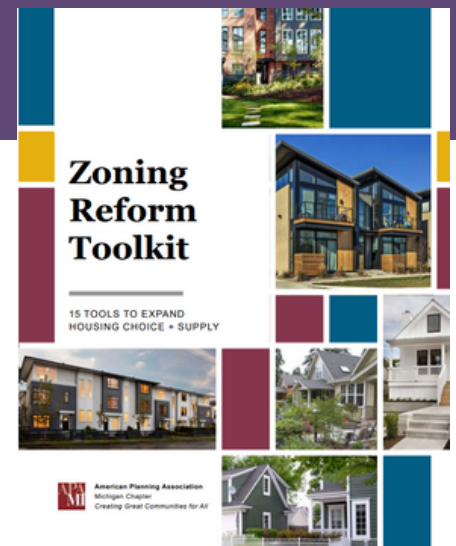
PATHWAYS TO SOLUTIONS

- In 2022 Michigan Association of Planners came out with a [Zoning Reform Toolkit](#) which is a huge resource for our community. There are 15 suggestions for communities to consider as best practices for zoning around housing.
- [Zoning Atlas](#) - West Michigan example and goal to bring to NW Michigan.

GET INVOLVED!

A message isn't effective if the audience doesn't understand how it applies to them or how to get engaged. Encourage involvement by talking about specific participation roles in solutions and make action paths clear and simple. The public can work with housing advocates and local governments to identify tools and incentives that can lower development costs.

- Individual citizens, community groups, and local governments can show a united front by creating a local housing advocacy group.
- Local governments can make way for housing solutions by changing zoning laws, providing tax incentives, and working proactively with development partners. But they need to hear from citizens in order to move forward. You can attend community meetings to make sure your voice is heard, and work directly with local officials or staff. You can contact your local housing network for assistance in communicating with your local officials, and stay in the loop on current proposals by signing up for debates.
- You can sign up at housingnorth.org to receive local updates and regional news on events, training, important public meetings and more.



WANT TO LEARN MORE AND SUPPORT HOUSING NORTH?

CONTACT US AND LEARN MORE ABOUT HOUSING NORTH AND OUR PROGRAMS!

[Yarrow Brown, Executive Director](#)

[Kent Wood, Policy Advisor](#)

[Tracy Davis, Manistee County Housing Ready Program Coordinator](#)

[Zach Sompels, Charlevoix County Housing Ready Program Coordinator](#)

[Housing North information and communications](#)

[DONATE HERE!](#)

HELP FOR HOUSING STARTS WITH YOUR SUPPORT

If you'd like to contribute and continue supporting our communities, consider becoming a sustaining donor or exploring other ways to donate. Your support enables us to make a difference every day!

Housing North welcomes all types of gifts. One time donations, monthly donations and gifts in memoriam or gifts in support of specific programs, are always appreciated. Gifts can be submitted online, by mail, or in person.

[Click here](#) to learn more about the ways you can support the future of Northern Michigan!



HOUSING RESOURCES

QUICK INFORMATION YOU NEED!

- **MICHIGAN MUNICIPAL LEAGUE - THE HOUSING MIX-TAPE**

This Pattern Book for new infill construction is focused on housing solutions based on built historic precedents, current housing trends, and primary documentary research. [Click here](#) to learn more!

- **LAND BANK AS A TOOL FOR HOUSING DEVELOPMENT**

A land bank authority (LBA) is organized by a county to manage tax foreclosures, and provides important development tools that can support local goals for housing and economic development. [Click here](#) and learn more about how they work in your communities. If you're interested in learning more about Land Banks, visit our Youtube Channel and watch the recordings of webinars and events held on the topic. [Click here](#) to learn more about using Land Bank Authorities as a housing solution.

- **AFFORDABLE HOUSING "HOW TO GUIDE"**

Developed by the U.S. Department of the Treasury in partnership with the U.S. Department of Housing and Urban Development, the guide focuses on how to use State and Local Fiscal Recovery Funds for Affordable Housing production and preservation. [Click here and learn more.](#)

- **HOUSING NORTH ADU TOOLBOX**

The Housing North [ADU Toolbox](#) offers homeowners a step-by-step guide to investigating and pursuing the development of ADUs on their property, including information on the economic benefits of such projects, property eligibility and zoning maps, and more. Support for this program was funded by the Charlevoix County Community Foundation.

- **HOUSING READY PROGRAM CHECKLIST**

[This checklist](#) is designed to help communities evaluate their own standards, strategies, plans, and ordinances to ensure they are designed in a way that meets local needs for workforce housing.

- **MEDC REDEVELOPMENT READY COMMUNITIES BEST PRACTICES GUIDEBOOK**

[This guidebook](#) provides guidance to communities looking to update plans and ordinances as part of its Redevelopment Ready Communities Program.

- **HOW TO DEVELOP HOUSING HANDOUT**

[This handout](#) provides a concise guide to developing housing projects, outlining key steps from the concept of your project to its construction. Whether you're a developer, policymaker, or community leader, this handout aims to give you the key steps needed to start your project today!



VISIT HOUSINGNORTH.ORG FOR MORE INFORMATION TODAY!