The Case For Affordability
Homes for Our Future

Aspire North
REALTORS®

HOUSING NORTH
Northwest Michigan Accolades

- MSN Lifestyle’s Most Charming Historic Town in Every State, Northport, MI
- USA Today, Top 10 Readers’ Choice for Small Town Beer Scene
- NBC Golf Channel's 25 Best U.S. Golf and Ski Resorts (shanty Creek Resort & Crystal Mountain)
- Travel Pulse’s 25 Best Wine Regions to Visit in the U.S.
- Conde Nast Traveler’s Best Hikes in the U.S.
- MSN Travel’s Stunning Fall Drives in Every State
- U.S. News and World Report’s 10 Affordable Places to Retire on the Water
- Golf Digest's 23 Best Summertime Buddies Trip Golf Destinations
- Runner’s World 25 Best Running Trails in the U.S.
- Good Morning America viewers voted Sleeping Bear Dunes National Lakeshore as “The Most Beautiful Place in America”
- Named one of Switzerland’s Top 10 Tourist Attractions
- Voted the Best Summer Collegiate Ballpark by Ballpark Digest
The 2019 Northwest Michigan Target Market Analysis studied the demand for housing through 2025 in the 10 counties in NW Michigan. The study showed the potential for demand from current residents moving within the community as well as those who would move here from outside the community.

The study found that the market could support 15,000 additional units through 2025.
- **10,880 in rental units**
- **4,660 in homeownership units**

These could be newly constructed homes or apartments or the repair or conversion of existing homes or buildings.
### 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.**
2019 Target Market Analysis for Benzie County

How Many More Rental Units Do We Need in Benzie County?

<table>
<thead>
<tr>
<th>Household Incomes</th>
<th>Affordable Rents</th>
<th># Units</th>
<th>% of Potential Demand</th>
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</thead>
<tbody>
<tr>
<td>Up to $26,000</td>
<td>$650 and less</td>
<td>232</td>
<td>55%</td>
</tr>
<tr>
<td>$28,000 - $40,000</td>
<td>$700 - $1000</td>
<td>167</td>
<td>39%</td>
</tr>
<tr>
<td>$42,000 - $60,000</td>
<td>$1050 - $1500</td>
<td>26</td>
<td>6%</td>
</tr>
<tr>
<td>$64,000+</td>
<td>$1600 +</td>
<td>0</td>
<td>0%</td>
</tr>
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How Many More Homeownership Units Do We Need in Benzie County?

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</tr>
</thead>
<tbody>
<tr>
<td>Up to $60,000</td>
<td>$150,000 and less</td>
<td>37</td>
<td>17%</td>
</tr>
<tr>
<td>$70,000 - $100,000</td>
<td>$175,000 - $250,000</td>
<td>212</td>
<td>76%</td>
</tr>
<tr>
<td>$110,000 - $150,000</td>
<td>$275,000 - $375,000</td>
<td>16</td>
<td>6%</td>
</tr>
<tr>
<td>$160,000</td>
<td>$400,000+</td>
<td>13</td>
<td>5%</td>
</tr>
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Who Can Afford the Rent?

The “housing wage” is the amount a worker would need to earn in order to afford a typical rental. In Northwest Michigan, rents are far higher than what many renters can afford. The lack of affordable options contributes to a high demand for new units at different price points.

- Benzie County Housing Wage: $15.38
- Minimum Wage: $9.45
- Affordable Rent for Renter Earning Median Wage: $800
- Affordable Rent for Full-Time Minimum Wage Worker: $491

Full reports available on housingnorth.org or homesforourfuture.org
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:

- Support the campaign
- Become a Housing Ready Community
- Create/Join a Local Campaign Committee

Visit www.homesforourfuture.org
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
## Local Housing Advocacy: When Do I Get Involved?

Citizens can be the voice that drives action in a community and all housing solutions need public support to be successful. Learn more here on how to get started to drive change!

### Understand the Need:
- Frame the message
- Understand the needs in your community
- Focus on solutions
- Use data!

### Reach Out To:
- Planning commission
- Elected Boards like county board, city council, village councils
- Land Bank authorities
- Housing Commissions (if available)

### Learn More About:
- Master Plans
- Zoning Ordinances
- Tax Incentives
- Development Reviews
- Community Planning Vision

### Contact Your Legislators!
- Attend public housing meetings
- Provide public comment and directly contact local staff about your input
- Participate in master plan updates and community planning meetings
Units of Government who have Endorsed the Campaign

1. Emmet County
2. Leelanau County
3. Manistee County
4. Missaukee County
5. Boyne City (Charlevoix County)
6. City of Manistee (Manistee County)
7. Village of Bellaire (Antrim County)
8. City of Kalkaska (Kalkaska County)
9. City of Petoskey (Emmet County)
10. City of Traverse City (GT County)

Over 30 organizations and local businesses have endorsed the campaign as well and are listed on our homesforourfuture.org

Example Resolution

WHEREAS, a market analysis points to a potential demand in [community name] for _units in 2020_; and

WHEREAS, national studies have shown development and housing supply to be constrained by rising construction costs, changes in the market, and a labor shortage; and,

WHEREAS, the imbalance between supply and demand is impacting our community’s ability to provide housing for young families, seniors, and the workforce, which is affecting the sustainability and growth opportunities of local businesses and schools; and,

WHEREAS, lack of adequate housing has been shown to have serious impacts on the health, access to opportunity, and achievement levels of individuals, particularly vulnerable populations like children and seniors; and

WHEREAS, Housing North is advancing a campaign to raise awareness and support for housing solutions such as the consideration and adoption of common-sense local policies and practices that will increase the supply of housing in our community, and advancement at the state level of policies that expand and improve access to housing resources for all communities; and,

WHEREAS, these efforts will create new private investment, jobs and revenue in the form of construction, rehabilitation, management and maintenance, and tax revenue;

WHEREAS, community organizations and businesses are important advocates and champions for encouraging local action [organization or business name] on local, statewide, and federal housing initiatives and proposals; now, therefore, be it

RESOLVED, that the [organization or business name] endorses the Homes for Our Future Campaign and expresses our support for efforts to create new housing options that ensure our communities remain places where all people can live, work, raise families and thrive.
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
LOCAL ADVOCACY NETWORKS
SUPPORTING HOMES FOR OUR FUTURE

EDUCATE
Organize presentations
Create a “speakers bureau”
Share resources and materials – website, stickers, signs, etc.

CONNECT
Designate an advocacy point person to stay up-to-date and share information on local action

ORGANIZE
Identify champions and potential candidates
Identify supportive groups and individuals and keep them up-to-date
Develop a list of high-priority actions needed locally
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
Links to Housing North materials for Homes for our future campaign

Local Housing Advocacy Handout

Housing Resources for Business leaders

Zoning Changes for Housing
COMMUNICATIONS PARTNERS & SPONSORS

Diverse organizations, local governments and individuals have expressed their support to Homes for our Future and our mission to support housing in Northwest Michigan. Learn more about these organizations and how they've committed to support and lead action for housing in our region.

Through their endorsement, they ratify their commitment to bring homes to our communities and are also supporting the initiatives, messaging, and solutions the campaign advocates for.