



**A regular meeting of the Leelanau County Housing Action Committee (HAC) was held on Monday, May 8, 2023 at the Leelanau County Government Center.**

**CALL TO ORDER**

Meeting was called to order at 3:00 pm by Chair Lois Bahle.

**ROLL CALL**

Members Present: G. Allgaier, L. Bahle, F. Clements, R. Foster, M. Lautner, S. Oriel, J. O’Neill (3:10pm)

Members Absent: P. Hallstedt, C. Noonan, T. Wessell, C. Wood, S. Yoder

Staff Present: T. Galla, Director

Public Present: Z. Hillyer, L. Mawby

**CONSIDERATION OF AGENDA**

*Members approved the agenda by consensus, with the addition of #4 – Housing Trust Fund.*

**PUBLIC COMMENTS** – None.

**STAFF COMMENTS** – None.

**CONSIDERATION OF MARCH 20, 2023 MINUTES**

*Minutes accepted by consensus.*

**OLD BUSINESS** -None.

**DISCUSSION/ACTION**

Housing North

Zachary Hillyer, Housing North, said the state came out with a statewide housing plan, to address housing issues across the state. The state is split into different regions and this region is identified as Region D. Housing North applied for and was accepted as the Partnership Lead for this area. On May 17, they will have a meeting to discuss what Housing North needs to do to implement the plan. That will then be communicated out to everyone so they can figure out how to coordinate with everyone. Foster asked if it was an open meeting and Hillyer said it was just a training for the Partnership Lead. He will check and see if it is open. Staff from Housing North will be in attendance.

Clements asked to confirm the role of Housing North, is it to disburse the information from Lansing? Hillyer said part of it is they have to update the progress, strategies, goals and data sharing. There will also be a regional action plan that they started at the kickoff event in Traverse City. He anticipates discussion on prioritizing, handling data and resources in the region. Clements asked if resources were grants and money? Hillyer was hopeful that would be the case.

Hillyer stated that the Asset Limited Income Constrained, Employed (ALICE) report reinforces what they have seen. There is a wider spectrum of families having problems with stability of housing needs. The ALICE report has said while some regions have lower poverty rates, there is still a large percentage in the

ALICE threshold which indicates financial problems with housing, childcare, food, etc. The statewide plan addresses all the needs. Allgaier asked if it addressed downsizing housing for older citizens? Leelanau County has a lot of older people. Are there goals for that? Hillyer said he would check.

Lautner commented that accessory dwellings units (ADU) as an idea that may take care of some of those issues. Allgaier gets the feeling that ADU's are essentially a bathroom/bedroom, not an apartment. Lautner said you can build as you choose based on zoning and lot sizes. An ADU is different from an in-law suite. Bahle said the Village of Suttons Bay recently updated their minimums on ADU's.

(O'Neil present)

#### B. Upcoming event at Jacob's Farm

Hillyer provided information on the upcoming 'Close to Home' storytelling event that will be held on June 8 at Jacob's Farm. This is to hear community members stories and what they have gone through. It still raises housing as an issue for the region. There is a RSVP link in the packet. Bahle asked about the response and Hillyer said it is an exciting event and he thinks it is going well for signups.

#### C. New ALICE Report

Hillyer stated that the new ALICE report has a dashboard where you can look at the data that was used to create the report and you can search by county to see trends over time. Hillyer pointed out some things that stood out: They looked at 2019 and 2021 and there was an overall increase from 43% to 46% in the county for ALICE households. Leelanau County has a much lower percentage in the poverty level but it is above the poverty level in the ALICE threshold, which is an issue. One of the lower poverty levels in the 10-county region but one of the highest in the ALICE category in 10-county region.

Oriel asked if Housing North, talked about how to most effectively communicate the ALICE numbers throughout the 10-county region? Hillyer said they are still looking at the report but it is a good idea for them to do, as it helps to reinforce what they have seen and heard. It helps shape policies. Oriel said looking at the group and looking to Housing North for guidance to see if there are things for Leelanau County to help or to communicate.

Lautner caught part of a news report on houses that are being sold out from rentals. Coming out of the pandemic and there was a freeze on evicting people. Now there is a rise in people who were landlords just selling their homes. It was a bad experience for them and they are selling them at high rate, not at affordable homes. Lautner asked Hillyer if he had any reports based in our area of this happening? Hillyer didn't personally hear about people getting out of that specific scenario but one of the things Brown talked about is helping to educate and recruit new property managers in the future to create rental properties and they need property management. Lautner asked if that is to help support the landlord? Hillyer responded yes, to help people become landlords. Lautner talked to legislators for years on the need of support for landlords.

Allgaier will explain the ALICE numbers to the Northern Michigan County Association. O'Neill said the Traverse City Planning Commission is looking at the housing need in the area. O'Neill asked Hillyer if they can get a copy of the draft report? Hillyer said the Traverse City planning commission did a story map but he will check into this.

### Update on Housing Innovation Council

Hillyer talked about ways to expand housing, sewer, etc. Grand Traverse County had a representative on the call to talk about bonds and some strategies they used for projects for infrastructure. Sarah Lucas from Rural Development attended and they have a grant available right now for up to \$50,000.00 for planning activities. One of those plans could be an infrastructure plan. This covers capacity building, partnership and planning, collaboration, and development readiness. So, if a community wanted to do an infrastructure plan, they could do that under the grant. There will be a second round of funding later this year so that is another opportunity to submit an application.

Allgaier said Empire needs a sewer but they need help. Clements said they are in the process of re-evaluating the 5-year-old sewer study that was done. Bahle said the funding source is up to \$50,000.00 with a 20% match but it only covers planning. Bahle said hiring a grant writer was another option.

Clements said part of Empire is financing but also the economic impact. They need to find someone to do that and be affordable. Harbor Springs does rural development stuff, but he wasn't sure if they could help. Hillyer said the Michigan Municipal League (MML) foundation has a help desk for local units of government. He will follow up.

Lautner brought up the Elmwood Township Housing development that fell through a couple years ago, and asked if that would be a candidate for this? They could come back with a plan that is not so dense as the neighbors were really against it. Hillyer thought it was possible; he would need better idea of the project. Developers can't submit but a unit of government or nonprofit can. Lautner said they could ask the township to apply.

Mawby asked if they were talking about the office of rural development rural readiness guidelines. He said Peninsula Housing is in the process of applying but there is a bunch of criteria. There are published guidelines for how to score this. These are planning grants, not grants to get another grant. Like non-profits and units of government working together.

Galla reported that there was a zoom session this morning. The main topic was about the rural readiness grant and the opportunities available. Galla brought up Part 41 at the state level, are there any changes? Is anything being done to expedite the program? She brought up examples of projects outside the sewer limit and the community doesn't extend the sewer and the developer can't hook up to the sewer. Brown was going to follow up on Part 41. Clements asked if there was any discussion on new wastewater technologies? There are some that are smaller in footprint, less money, etc. Clements will share information with Galla to pass along.

### 3. Updates on projects: Peninsula Housing.

Mawby provided updates on the home purchased in October that they rehabbed and they are about six weeks away from finishing that. They hope to have it occupied in the summer. They still don't have all of the agreements in place with Northwest Michigan Community Action Agency (NMCAA). The project in Lake Leelanau is a duplex and they are very close to closing so they can retain that as affordable housing for the two families in there now. The role of a community land trust is to buy it and use philanthropic contributed dollars to cover cost and what people can afford. They are hoping to apply for the rural planning grant for the 10-acre property they bought at the end of December in Suttons Bay Township. They need to do a full plan on what they can do there and involve the township and the village. They also need help to figure out what the community wants and what the site is capable of supporting for housing and infrastructure. Mawby thinks they are a decent candidate for one of those grants. He has

talked to people in Empire Township and Leelanau Township about prospective projects. They need cooperation with all units of government to make this work which includes villages, townships, and the county. They won't work financially without Tax Increment Financing (TIF) or Payment In Lieu of Taxes (PILOT) arrangements. He hopes the HAC can continue to educate those entities, elected and appointed officials in the tools that they can make available to nonprofits. Anyone working to provide affordable housing is going to need at least an understanding on the part of the units of government.

Clements said a group was working on affordable housing in Empire, and the land was somewhat reasonable but they ran into a situation where they didn't know if the land would work. They asked the owner to do a due diligence period and the owner said no because they didn't understand it. He asked Mawby if his group had experience with that. Mawby said they acquired property with charitable lending from people and not a lot of time. It was their expectation they would own it forever and figure out how to make it work, over time. It works because of people getting money to help them out but they still want to be cost effective. Mawby concluded that they are not in business of making money, they are in business of providing affordable homes.

Clements said they wanted an option to get it rezoned but they couldn't buy and not have the proper zoning.

O'Neil asked if the selling price of a house in Peninsula Housing is the amount invested limited by value of land under building? Mawby replied, no. They sell on what they can afford to pay for. The difference is far more than the value of the land.

Discussion ensued on subsidy.

Lautner asked how often the income is reevaluated? If they take a pay cut or lose a job, do they need more assistance? What if they need less assistance? Mawby said the initial sale price is based on their income at that time and they own the home. Lautner asked if they have to remain in the ALICE category forever? Mawby replied, no, they want them to be successful and move on. There are limitations on the price they can sell the home for. They want them to be doing better five years down the road. Clements said the idea is to stabilize them, and after 15 years or whatever term, the limitations may lessen.

Mawby said HomeStretch has an agreement with them that they will do rental management on their rental properties. At some point if it makes sense for them to turn them into condos and sell to the renters, they can do that and still retain the land and have restrictions on resale of the property. This keeps it affordable for next buyer.

Galla gave an update that New Waves Church has started their development and the road is in. Habitat for Humanity in Maple City closed a sale on one home. The Land Bank Authority had to deed the property to Habitat for Humanity so they could sell it, as the Land Bank and Habitat are co-owners of the site. Galla also mentioned that Unit #4 is also in the processes of closing.

O'Neil gave an update on Home Sweet Home. He applied for a grant for \$18,000.00 for gap financing. Should be releasing by end of the week and they are accepting applications for gap financing.

Mawby said that State Representative Coffia introduced Senate and House bills last year that would allow homeowner to receive a tax credit to offset the difference between property tax they have to pay on the value of the land and what that would be, or if they got the Principal Residence Exemption (PRE).

Disparity between taxes and what they have to pay because land is owned by a community land trust, versus if they just own it.

#### 4. Housing Trust

Clements distributed a handout to members. They talked about goal #9 for dedicated revenue sources for affordable housing. He looked into gap funding mechanisms and came across housing trust fund, which is a government document that allows dedicated amount of revenue to be used for purpose of affordable housing, for example, a transfer tax. If there is a baseline amount coming in, then organizations here could have some income and Michigan allows housing trust funds. He contacted Community Change, a nonprofit organization to learn about and creating housing trust funds. Clements also contacted an individual and said he would be glad to get on a zoom call with HAC and explain it. Perhaps Hillyer and Brown would like to do this on a 10-county basis and have it done that way. Members discussed how to fund the housing trust fund. Lautner mentioned the golf outing for the canine unit and it is a wildly popular outing. Something like that could be a great way to bring awareness, donations, and start a perpetual fund for what they are hoping to do. Members said they would like to hear this session from Community Change. O'Neil asked if there was an issue with Community Change knowing Michigan law since they are based in Oregon. Clements said no, Michigan Lieutenant Governor, Garlin Gilchrist II, used to work with them and they all know Michigan laws. Galla suggested Clements arrange the session for Leelanau County first and then bring to the Housing Summit. Clements will work with Hillyer on this and Galla will help if needed.

#### **COMMUNICATION ITEMS**

Bahle reminded members to put the dates in their calendars for the Housing Summit, Save the Date, and Session proposals.

#### **PUBLIC COMMENTS**

Hillyer pointed out for the Housing Summit, there is a form to compete if there are certain proposals you want at the Housing Summit and can be located on the website. Hillyer will also share it. He received a survey on the toolkit from the Michigan Association of Planning (MAP) and he responded to it. The Village of Suttons Bay is drafting a Master Plan which is out for review. Zoning changes are being proposed in the village.

#### **STAFF COMMENTS**

Galla informed members on blight elimination funds through the Land Bank Authority. They started in January and Leelanau County was allocated \$200,000.00 to the State Land Bank Authority for projects where blight elimination was necessary. They applied for one on behalf of Elmwood Township and received some of the funding to help them on a project. This could be for government owned property, nonprofits or privately owned. Privately owned property has a lien that is placed on it for a number of years. Several projects come forward that needed assistance to tear down old buildings or take care of issues on the property. The third round will start later this year and that is \$500,000.00 that is allocated to Leelanau County Land Bank Authority. There are four surrounding counties, where when checked into, Leelanau County is above the area median income according to the federal guidelines. So, the State won't allow them to use these funds for blight elimination. They did allow these funds to work in a different way such as housing rehab but it cannot be used for individual homes. With past programs, homeowners would apply for housing rehab loan for repairs and a lien was put on the house. Now, they would not be able to do that. The way it will be used is by the Land Bank Authority either taking control

of property that is foreclosed and has residence on it that needs repairs or working with the property owner to purchase the home, with limitations. Or work on a property that is defaulting on a mortgage and that person wants to get out of it, or other government entities that also own those kinds of properties. The money is guaranteed to Leelanau County but unsure how they will use the funds. Discussion ensued on possible properties.

**MEMBER/CHAIR COMMENTS**

O’Neil asked about housing in Empire and limitations. Clements replied that the 18-unit facility in Empire might be up for sale. If somebody buys it, it won’t be affordable. He will share information with Galla and members. Oriel and members wished Bahle a happy birthday. Clements read Governor Whitmer’s ready to start program similar to Pure Michigan for attracting people to move back to Michigan. One of the points was housing was more affordable in Michigan.

**ADJOURNMENT**

Meeting adjourned by consensus at 4:35 p.m.

DRAFT



# Leelanau County Government Center

## Leelanau County Planning and Community Development

8527 E. Government Center Dr., Suite 108  
Suttons Bay MI 49682  
Phone: (231) 256-9812

County website: [www.leelanau.gov](http://www.leelanau.gov)

July 10, 2023

**RE:** Rural Readiness Grant Application for Leelanau County

To Whom It May Concern:

Please accept this letter as support for the 2023 Rural Readiness Grant application that Leelanau County is submitting for the requested amount of \$50,000. At a regular meeting held Monday, July 10, the Leelanau County Housing Action Committee (HAC) passed a motion to submit this Letter of Support.

The HAC was established in 2017 and has been a proponent of new housing to meet demands and needs in Leelanau County. In addition, the Leelanau County Board of Commissioners has had ‘affordable housing’ as one of its annual goals for the last few years. The HAC has been actively promoting new housing developments in the county for the past several years, and whole heartedly supports this application to fund a position for a Grant Writer/Administrator.

One of the best ways to build healthy and thriving communities is to first provide a roof and safe home for each of our families. The 2023 Housing Needs Assessment (HNA) shows a serious housing shortage in Leelanau County with 0% vacancy rate in rentals and a housing gap of 2,335 units. Of those units, the biggest rental need is for households earning 50% or less of the area median income (AMI), and 881 new units under \$249,000, which is way below what the typical housing price is in the county. Homes in this price range are nearly impossible to find yet they are in high demand. Every funding source which can be obtained to help bring in new units and keep the rent or sale price down is vital for these families struggling to stay in our communities, keep their children in our schools, and work in our neighborhoods. This grant fits nicely with the HAC Goal to “Explore opportunities to work with the Land Bank Authority, non-profits, farmers and developers, for land acquisition and to also promote the development of new housing (seasonal, workforce, ag housing, etc.)” The grant could also help local communities as they update plans and ordinances. This grant proposal fits nicely with the Leelanau General Plan, Chapter 12 Land Use Goals and Objectives which states: <sup>1</sup>

**Objective:** In preparing land use plans and zoning regulations, local governments should provide for a variety of housing types.

Action Statement: The County and Housing Action Committee should assist local governments in identifying the overall need for different housing types, with emphasis on requirements of populations such as the elderly, infirm, migrant workers, young families, workforce housing, and low-income.

Action Statement: Local zoning ordinances should provide for a variety of housing types including small lot single family homes, multiple family dwellings, and condominiums.

Action Statement: The County should utilize programs of the US Department of Housing and Urban Development, Michigan State Housing Development Authority, and other related programs for technical and financial assistance.

<sup>1</sup> Leelanau General Plan (2020) [https://www.leelanau.gov/downloads/chapter\\_12\\_723\\_1.pdf](https://www.leelanau.gov/downloads/chapter_12_723_1.pdf)



Action Statement: The County, HAC, local governments, and non-profits should cooperate and coordinate efforts to add affordable housing to the County's housing stock.

This grant proposal is also consistent with Goals in the state plan regarding rentals housing, homeownership, communication and education, and housing stock.<sup>2</sup>

This Rural Readiness Grant proposal is an example of cooperation and collaboration towards funding solutions which can help our local developers and non-profit organizations succeed with their plans to develop affordable housing for our workforce, our elderly who wish to downsize to smaller units, and young adults looking for that starter home or families trying to get out of a high rental situation. The Grant Writer/Administrator position is an effort that can be duplicated elsewhere and the HAC strongly supports this project and encourages you to award Leelanau County a grant for this important new position.

Please feel free to contact me if you have any questions or need additional information.

Sincerely,

Lois Bahle, Chair, Leelanau County Housing Action Committee

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<sup>2</sup> Michigan's Statewide Housing Plan Overview  
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