

HOUSING READY PROGRAM UPDATE

To: Leelanau County Commissioners From: Yarrow Brown, Executive Director, Housing North

We have had a successful first year bringing this program to Leelanau County. [Here is a link to a report about the Housing Ready Program in Leelanau County](#). While our communities are becoming more housing ready and projects are coming to fruition, we still have a lot of work to do. The biggest hurdle is the gap in funding to building housing that is affordable to the year-round residents in the community. It will be important to consider all opportunities to bring funding, resources, and collaboration to ensure everyone in Leelanau County can have a safe and healthy place to live.

Data for Leelanau County

According to the most recent [Housing Needs Assessment\(HNA\) \(June 2023\)](#), Leelanau County has an overall housing gap of **2235 units**, this includes a gap of 382 rental units and a gap of 1953 for-sale units. [Here is a summary report for Leelanau County](#). The majority (79%) of rental housing needs in the county are for households earning up to 80% of the Area Median Household Income (for a family of four this would be below \$74,720 or rents below \$1,867/month). **Leelanau County has the highest median home prices**, a significant percentage of seasonal rentals and is losing much of its workforce to other communities. [A chart from the HNA](#) shows wages for various occupations in Leelanau County and no one in these occupations can afford to rent in Leelanau County with very few home ownership options.

Existing Programs/tools

- * An active Land Bank Authority/Brownfield Redevelopment Authority
- *Three non-profit developers actively working in your community
- *An engaged Housing Action Committee and Housing Ready Program support
- *[Resource Database for Leelanau County](#)

Opportunities:

1. [New Housing Tools](#)- The County is poised to use the new tools for housing, which were signed into law in December 2022. These include the expansion of Brownfield/TIF for housing.
2. [Housing Trust Funds \(HTF\)](#) or other mechanisms to support gaps in funding-[opportunities to fill a HTF](#)
3. MSHDA opportunities ([Brownfield/TIF](#) and Housing Readiness grants for zoning- coming soon!)
4. [State Land Bank grants and Office of Rural Development Grants](#)

Next steps to consider.

1. A study session with the County to dive deeper into ways the County can support funding for housing.
2. Participate in the "Leelanau County Housing Partnership" to support a County-wide Housing Action Plan-Here is an example of [Kalamazoo County Housing Plan](#))
3. Develop a policy for Payment in Lieu of Taxes or PILOT ordinance to support workforce housing projects (80-120% of Area Median Income)-Use examples from other Counties (Grand Traverse)

Examples from other communities

[Kalamazoo County](#) and the [City of Ann Arbor](#) that passed a millage to support housing. Housing Trust Funds, with an example from the [City of Grand Rapids](#).

Traverse City adopted a [PILOT ordinance](#) for workforce housing and [made recent changes to their zoning](#) to encourage more density

City of Frankfort- [Grove place, a community land trust project](#). They are also leading the way with zoning changes for [workforce housing](#).

[City of Manistee](#)- They have a Housing Action Plan and are working on a Neighborhood Enterprise Zone to revitalize and rehabilitate some of their neighborhoods.



Leelanau County Housing Ready Program A YEAR IN REVIEW

A "housing ready" community is one in which there are opportunities for development that can create a variety of options for all people in the community.

The Leelanau County Housing Ready Program was initiated by a grant from the Leelanau Township Community Foundation in the Fall of 2021. Housing North used this momentum along with other supporters to develop a fundraising plan to bring the Housing Ready Program to Leelanau County.

HIGHLIGHTS OF THE LEELANAU COUNTY HOUSING READY PROGRAM



#10
HOUSING PROJECTS
SUPPORTED (#76 UNITS)



#10
CONNECTED WITH AT LEAST 10
DEVELOPERS AND INDIVIDUALS
INTERESTED IN HOUSING



#25
PUBLIC MEETINGS
ATTENDED



#3
ATTENDED #3 GROUNDBREAKING
EVENTS FOR 2 PROJECTS



#8
PRESENTATIONS TO
ORGANIZATIONS, WORKSHOPS
AND CONFERENCES



#82 - #16
#82 UNITS IN PROGRESS, #16
FINISHED/OCCUPIED.



#5 - #3
ADVOCATED FOR ZONING REFORM
IN #5 COMMUNITIES AND
ORGANIZED AND PARTICIPATED IN
#3 OUTREACH EVENTS



#4
YEAR ROUND RENTALS PRESERVED

SUCCESSES/HIGHLIGHTS

OUR COMMUNITIES ARE UPDATING THEIR ZONING AND MASTER PLANS AND INCLUDING SUPPORT FOR HOUSING AND INCREASING DENSITY

- Example include the Village of Suttons Bay increased density increasing square footage for ADUs in certain districts to unify regulations.
- Cleveland Township modified its guest housing provision from its zoning ordinance in a manner that would allow for ADUs

ATTENDED VILLAGE AND TOWNSHIP PC MEETINGS TO DISTRIBUTE HOUSING RESOURCES

- To distribute Housing Ready Checklist, MAP Zoning Reform Toolkit and make introduction to Housing North/Programs

PROVIDED TECHNICAL ASSISTANCE AND INFORMATION ON HOUSING RESOURCES TO UNITS OF GOVERNMENT, ORGANIZATIONS AND COMMUNITY MEMBERS.

- Provided direct support to 11 units of government including data on Housing Needs Assessment, Housing Ready Checklist and new tools for housing shared with all units of government including follow up emails related to Housing Tools including the PILOT ordinances, housing stock, affordability, links to ACS data, STRs in Leelanau County, statewide legislation proposed that would affect STR regulation

CREATED A DATABASE OF RESOURCES FOR LEELANAU COUNTY (A WORK IN PROGRESS)

Information and spreadsheets available to the HAC and community including zoning reform, STR and other ordinances, affordable housing preservation, dedicated funding sources, and housing trust funds.

SUPPORT TO THE LEELANAU COUNTY HOUSING ACTION PLAN

- Circulated examples of Housing Action Plans to HAC members, as potential action item for county to complete
- Created a working document and begin developing framework for Leelanau County Housing Action Plan



PROVIDED TECHNICAL ASSISTANCE AND INFORMATION ON HOUSING RESOURCES TO UNITS OF GOVERNMENT, ORGANIZATIONS AND COMMUNITY MEMBERS.

- Including data on Housing Needs Assessment, Housing Ready Checklist and new tools for housing shared with all units of government including follow up emails related to Housing Tools.

SUPPORTED COMMUNITIES IN THEIR APPLICATION FOR AN ORD RURAL READINESS GRANT PROGRAM

PROVIDED LETTERS OR SUPPORT IN SUPPORT OF HOUSING PROJECTS, ZONING AND MASTER PLAN CHANGES

PROJECTS COMPLETED



MAPLE CITY CROSSINGS – (#6)
POSSIBILITY FOR AN EXPANSION



VINEYARD VIEW APARTMENTS –#8
HOMESTRETCH, PROBABLY CLOSE TO
OCCUPANCY (#8)



PENINSULA HOUSING (#4) – DUPLEX
PRESERVED, FOR SALE CLT HOME IN
SB, ONE RENTAL AND ONE HOME IN NP

PROJECTS IN PROGRESS AND TRACKING OR SUPPORTING

FAIRWAY RESIDENCES – NORTHPORT (ALSO POTENTIAL WORKFORCE PILOT) #48

NEW WAVES/HABITAT FOR HUMANITY GT REGION (#14)

ELMWOOD TOWNSHIP – NEW DEVELOPMENT PROPOSED

40 ACRES IN EMPIRE TOWNSHIP

EMPIRE VILLAGE (#3 SITES)

OLD STATE HOSPITAL– NORTHPORT

PENINSULA HOUSING (SUTTONS BAY PROPERTY)

HOW CAN YOU SUPPORT HOUSING NORTH AND ITS HOUSING READY PROGRAM?

GIFTS OF CASH



You can make an outright gift or pledge your support. Contributions are eligible for tax deductions.

GIFTS OF STOCK



Stock can be donated and may qualify for both a federal and state tax deduction. If the stock has appreciated in value, you may avoid paying capital gains upon transferring it to Housing North.

GIFTS OF REAL ESTATE



Real estate can be donated to support attainable housing projects. If the property's value has risen over time, the donation of this appreciated asset may qualify for a state and/or federal tax deduction, as well as reduction in capital gains.

PLANNED GIFTS



You can create a meaningful legacy in Northwest Michigan through a planned gift. Planned giving include bequests, charitable gifts annuities, charitable remainder trusts, life insurance policies, retirement plans, or other arrangements.

THANK YOU TO OUR COMMUNITY PARTNERS:



DONATE TODAY



2023 Housing Needs Assessment LEELANAU COUNTY DATA SUMMARY



In order to effectively address the housing demands and ensure the well-being of our community 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. The study identified a housing gap of **8,813 rental units** in the region over the five-year projection and an overall regional for-sale housing gap of approximately **22,455 units** over the five-year projection period.

HOW MUCH HOUSING IS NEEDED IN LEELANAU COUNTY?



The county has an overall housing gap of **2,335 units** through 2027



RENTAL GAP
382 rental units

The greatest rental housing gaps in the county are for the two lowest housing affordability segments (rents below \$1,867 that are affordable to households earning up to 80% of Average Median Household Income).*



FOR SALE GAP
1953 for-sale units

The greatest for-sale housing gap in the county is for product priced between \$249,067 and \$373,600, which is affordable to households earning between \$74,721 and \$112,080. There are substantial gaps among all price segments.

Rental Housing Gap Estimates (2022 - 2027)

| Percent of Median Income | ≤ 50% | 51%-80% | 81%-120% | 121%+ |
|-----------------------------|------------|-------------------|--------------------|------------|
| Household Income Range | ≤ \$46,700 | \$46,701-\$74,720 | \$74,721-\$112,080 | \$112,081+ |
| Monthly Rent Range | ≤ \$1,167 | \$1,168-\$1,867 | \$1,868-\$2,802 | \$2,803+ |
| Overall Units Needed | 212 | 90 | 61 | 19 |

For-Sale Housing Gap Estimates (2022 - 2027)

| Percent of Median Income | ≤ 50% | 51%-80% | 81%-120% | 121%+ |
|-----------------------------|-------------|---------------------|---------------------|------------|
| Household Income Range | ≤ \$46,700 | \$46,701-\$74,720 | \$74,721-\$112,080 | \$112,081+ |
| For Sale Price Point | ≤ \$155,667 | \$155,668-\$249,066 | \$249,067-\$373,600 | \$373,601+ |
| Overall Units Needed | 498 | 383 | 581 | 491 |

*2022 MEDIAN HOUSEHOLD INCOME \$71,232

Occupied and Vacant Housing Units by Tenure 2022 Estimates

| Total occupied | | Owner Occupied | Renter Occupied | Vacant | Total |
|----------------|-------|----------------|-----------------|--------|--------|
| Number | 9,740 | 8,615 | 1,125 | 5,832 | 15,572 |
| Percent | 62.5% | 88.4% | 11.6% | 37.5% | 100% |

HOUSING OCCUPANCY

In total, there were an estimated 15,572 housing units within the county in 2022. The community has a much higher share of owner occupied housing units when compared to the 79.6% in Northern Michigan.

88.4% OF HOUSING UNITS IN THE COMMUNITY ARE OWNER OCCUPIED

| Cost Burdened Households - Paying more than 30% of income toward housing costs | | Severe cost Burdened Households - Paying more than 50% of income toward housing costs | |
|--|-------|---|-------|
| Renter | Owner | Renter | Owner |
| 43.3% | 22.6% | 15.9% | 9.3% |

COST BURDENED HOUSEHOLDS

The county has an estimated 443 renter households and 1,848 owner households that are housing cost burdened. As such, affordable housing alternatives should be part of future housing solutions.

25.2% OF HOUSEHOLDS ARE SEVERELY COST BURDENED

KEY STATS



6.4%

OF THE POPULATION LIVES IN POVERTY

\$71,232

2022 MEDIAN HOUSEHOLD INCOME

\$966

AVERAGE GROSS RENT

\$307,877

ESTIMATED HOME VALUE

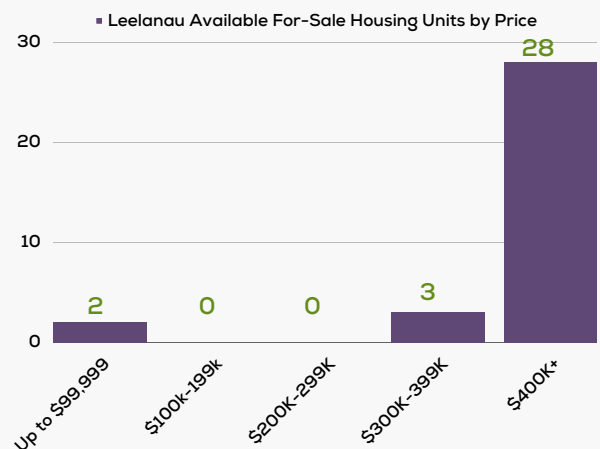
HOUSING AGE AND CONDITION

28.9% of the owner-occupied housing units in the community were built prior to 1970. The housing stock appears to be similar in age compared to housing within the region but newer compared to housing units statewide.

POPULATION

Between 2010 and 2020, the population in the county increased by 2.7%. The annual movership rate (population moving within or to Leelanau county) is 11.3%, which is lower than both the Northern Michigan Region (12.1%) and statewide (13.4%) shares.

- By February 2023, there were only two homes offered for sale below \$100,000 and no homes offered for sale between \$100,000 and \$299,999.
- It appears that first-time homebuyers and middle-class households are largely shut out of the for-sale housing market in Leelanau County.
- Homes available for-sale in the county as of February 2023 almost exclusively targeted higher price points.



SWOT ANALYSIS

STRENGTHS

- High level of rental housing demand
- Strong demand for for-sale housing
- Positive projected household growth
- Positive median household income growth

WEAKNESSES

- Limited available rentals and for-sale housing
- Disproportionately low share of rentals
- Lack of affordable workforce and senior housing alternatives

OPPORTUNITIES

- Housing need of 382 rental units
- Housing need of 1,953 for-sale units
- Attract some of the 4,028 commuters coming into the county for work to live in the county
- Nearly 50 parcels that could potentially support residential development

THREATS

- The county risks losing residents to other areas/communities
- Vulnerable to deteriorating and neglected housing stock
- Inability to attract businesses to county
- Inability of employers to attract and retain workers due to local housing issues
- Influence of seasonal/recreational housing

ABOUT THE LABOR FORCE

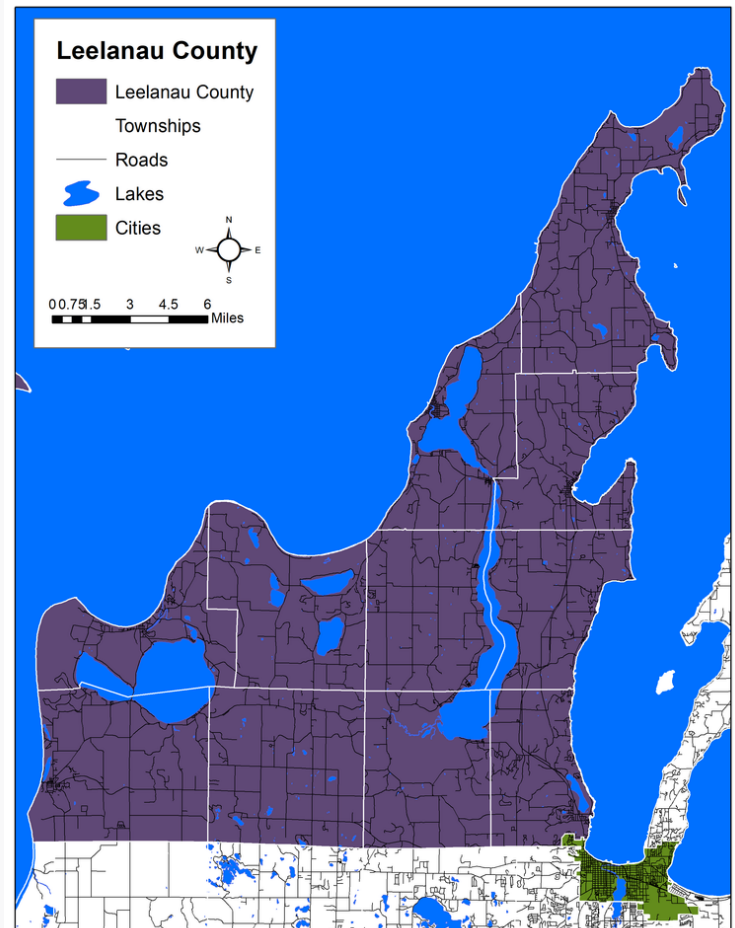
The county has an employment base of approximately 9,837 individuals. The labor force within the county is based primarily in four sectors:

1. Accommodation & Food Services (21.4%),
2. Retail Trade (10.1%)
3. Arts, Entertainment & Recreation (9.8%)
4. Public Administration (7.4%).

The county's housing market has availability and affordability issues, particularly among housing that serves lower income households. These housing challenges expose the county to losing residents to surrounding areas, making the community vulnerable to the existing housing stock becoming neglected, discouraging potential employers coming to the area, and creating challenges for local employers to retain and attract workers.

FIND MORE INFORMATION ABOUT LEELANAU COUNTY AT:

- [Leelanau County Housing Action Committee](#)
- [Leelanau Peninsula Economic Foundation \(LPEF\)](#)
- [Sleeping Bear Gateways Council \(SBGC\) Housing Exchange - Seasonal housing around the National lakeshore](#)

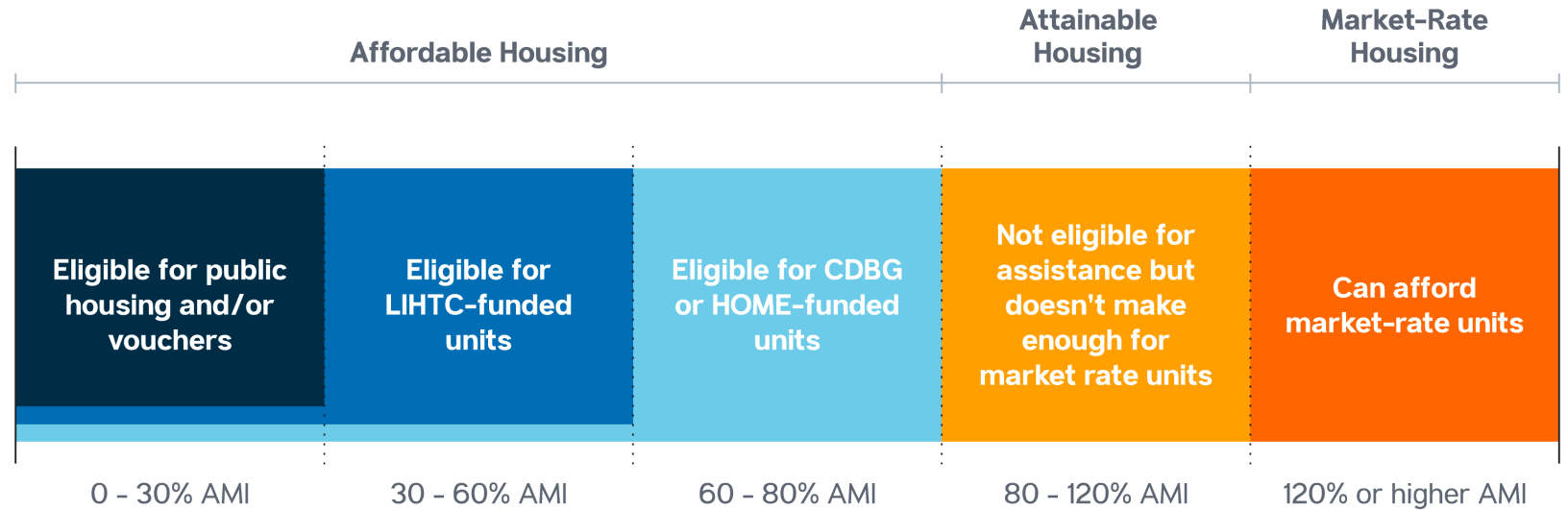




Northwest Michigan
Rural Housing Partnership

Leelanau County Housing Ready Program update

AFFORDABLE HOUSING vs. ATTAINABLE HOUSING vs. MARKET-RATE HOUSING



AMI = Area Median Income which is reset by HUD each year according to inflation and cost of living increases.



One-year highlights

- #10 Housing Projects supported/monitoring (#76 units)
- #25 plus meetings attended
- #8 of presentations to various organizations, workshops, and conferences
- Advocated for zoning reform in #5 communities.
- Organized and participated in #3 Outreach Events
- Connected with at least 10 developers and individuals interested in housing.
- Provided #6 letters of Support for various project
- Attended #3 groundbreaking events for 2 projects in Leelanau (Maple Crossings and Vineyard View)
- Project tracking- #82 units in progress, #16 finished/occupied.
- #4 year-round rentals preserved.



- [Peninsula Housing](#) single family home/duplex and vacant land
- [PILOT Rental Preservation Program](#) launched- preserving 2 year round rentals

Successes/Highlights



Our communities are updating their zoning and master plans and including support for housing and increasing density

Village of Northport/ Leelanau Township
Cleveland, Centerville, Empire and Suttons Bay Townships



Create materials and resources Leelanau County and for the HAC including:

Created a handout on Housing Trust funds including research, analysis, and proposal development of HTF
Information on housing overlays, affordable housing preservation, dedicated funding sources, and housing trust funds



Provided technical assistance and information on housing resources to units of government, organizations, and community members.

Provided direct support to 11 units of government.



Attended Village and Township PC meetings to distribute Housing Ready Checklist and more

MAP Zoning Reform Toolkit and make introduction to Housing North/Programs



Supported our Nonprofit Developers including Community Land Trust Peninsula Housing on various initiatives.

Housing Gap Estimates- Leelanau County

- The total units needed in Leelanau County is **2235**
- The RENTAL housing gap is **382** with only 4 percent or 19 units needed for those making more than 120% of the AMI or rents higher than \$2800/month
- The total FOR SALE Housing gap is **1953** units, with 491 (or 25%) of those being market rate units.
- Similar to the trends across the region, the majority of the rental units needed are for those making <50% of the AMI (< 46,700) and rents of \$1167/month or less.
- For Sale housing gap had the highest percentage in the missing middle (29%), but also a high percentage of units (25%) for those making less than 50% of the AMI.

| Leelanau County, Michigan | | | | |
|--|------------|-------------------|--------------------|------------|
| Rental Housing Gap Estimates (2022-2027) | | | | |
| Percent of Median Income | ≤ 50% | 51%-80% | 81%-120% | 121%+ |
| Household Income Range | ≤\$46,700 | \$46,701-\$74,720 | \$74,721-\$112,080 | \$112,081+ |
| Monthly Rent Range | ≤\$1,167 | \$1,168-\$1,867 | \$1,868-\$2,802 | \$2,803+ |
| Household Growth | -54 | -6 | 25 | 15 |
| Balanced Market* | 36 | 12 | 5 | 3 |
| Replacement Housing** | 58 | 10 | 2 | 0 |
| External Market Support^ | 60 | 20 | 16 | 9 |
| Severe Cost Burdened^^ | 107 | 54 | 18 | 0 |
| Step-Down Support | 9 | 4 | -5 | -8 |
| Less Pipeline Units | -4 | -4 | 0 | 0 |
| Overall Units Needed | 212 | 90 | 61 | 19 |

*Based on Bowen National Research's survey of area rentals

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for the county

^^Based on ACS estimates of households paying in excess of 50% of income toward housing costs

| Leelanau County, Michigan | | | | |
|--|------------|---------------------|---------------------|------------|
| For-Sale Housing Gap Estimates (2022-2027) | | | | |
| Percent of Median Income | ≤ 50% | 51%-80% | 81%-120% | 121%+ |
| Household Income Range | ≤\$46,700 | \$46,701-\$74,720 | \$74,721-\$112,080 | \$112,081+ |
| Price Point | ≤\$155,667 | \$155,668-\$249,066 | \$249,067-\$373,600 | \$373,601+ |
| Household Growth | -357 | -147 | 77 | 546 |
| Balanced Market* | 67 | 55 | 55 | 49 |
| Replacement Housing** | 28 | 11 | 6 | 4 |
| External Market Support^ | 480 | 241 | 80 | 0 |
| Severe Cost Burdened^^ | 214 | 171 | 175 | 241 |
| Step-Down Support | 66 | 52 | 218 | -336 |
| Less Pipeline Units | 0 | 0 | 30 | 13 |
| Overall Units Needed | 498 | 383 | 581 | 491 |

*Based on Bowen National Research's analysis of for-sale product within county

**Based on ESRI/ACS estimates of units lacking complete indoor plumbing or are overcrowded

^Based on Bowen National Research proprietary research and ACS migration patterns for the county

^^Based on ACS estimates of households paying in excess of 50% of income toward housing costs

Housing Affordability at Median Wage by Occupation by County at Fair Market Rent/Median Sale Price (Northwest Lower Peninsula of Michigan Nonmetropolitan Area)

| Occupation Title | Wages | Max Rent | Max Purchase Price | Rent | Own |
|---|----------|----------|--------------------|------|-----|
| | | | | | |
| Retail Salespersons | \$30,170 | \$754 | \$100,567 | X | X |
| Cashiers | \$26,840 | \$671 | \$89,467 | X | X |
| Sales Representatives, Wholesale | \$59,360 | \$1,484 | \$197,867 | □ | X |
| First-Line Supervisors, Retail | \$43,100 | \$1,078 | \$143,667 | □ | X |
| Fast Food/Counter Workers | \$26,870 | \$672 | \$89,567 | X | X |
| Waiters and Waitresses | \$29,860 | \$747 | \$99,533 | X | X |
| Cooks, Restaurant | \$31,720 | \$793 | \$105,733 | X | X |
| First-Line Supervisors, Food Prep | \$35,740 | \$894 | \$119,133 | X | X |
| Bartenders | \$29,470 | \$737 | \$98,233 | X | X |
| Office Clerks, General | \$38,210 | \$955 | \$127,367 | X | X |
| Customer Service Reps | \$36,130 | \$903 | \$120,433 | X | X |
| Bookkeeping/Auditing Clerks | \$40,080 | \$1,002 | \$133,600 | X | X |
| Secretaries/Administrative Assts. | \$37,910 | \$948 | \$126,367 | X | X |
| Receptionists/Information Clerks | \$31,280 | \$782 | \$104,267 | X | X |
| Medical Secretaries | \$37,150 | \$929 | \$123,833 | X | X |
| First-Line Supervisors, Office | \$52,760 | \$1,319 | \$175,867 | □ | X |
| Stockers/Order Fillers | \$30,660 | \$767 | \$102,200 | X | X |

Housing affordability is a challenge for workers across the entire region

| | | | | | |
|----------------------------------|----------|---------|-----------|---|---|
| Heavy/Tractor-Trailer Drivers | \$47,600 | \$1,190 | \$158,667 | □ | X |
| Laborers and Material Movers | \$33,360 | \$834 | \$111,200 | X | X |
| Light Truck Drivers | \$42,810 | \$1,070 | \$142,700 | □ | X |
| First-Line Supervisors, Product. | \$58,550 | \$1,464 | \$195,167 | □ | X |
| Elementary School Teachers | \$61,390 | \$1,535 | \$204,633 | □ | X |
| Teaching Assistants | \$29,520 | \$738 | \$98,400 | X | X |
| Registered Nurses | \$76,430 | \$1,911 | \$254,767 | □ | X |
| Nursing Assistants | \$36,890 | \$922 | \$122,967 | X | X |
| Medical Assistants | \$37,280 | \$932 | \$124,267 | X | X |
| General/Operations Managers | \$74,940 | \$1,874 | \$249,800 | □ | X |
| Accountants/Auditors | \$60,650 | \$1,516 | \$202,167 | □ | X |
| Maintenance/Repair Workers | \$38,870 | \$972 | \$129,567 | X | X |
| Landscaping/Groundskeeping | \$35,360 | \$884 | \$117,867 | X | X |
| Janitors/Cleaners | \$31,580 | \$790 | \$105,267 | X | X |
| Maids/Housekeeping | \$29,330 | \$733 | \$97,767 | X | X |
| Construction Laborers | \$39,480 | \$987 | \$131,600 | X | X |
| Carpenters | \$46,710 | \$1,168 | \$155,700 | □ | X |
| Electricians | \$45,720 | \$1,143 | \$152,400 | □ | X |

Note RED are those occupations that could not find a place to rent or own in ANY of the 10 counties in NW Michigan

- Most workers among common occupation types **do not have sufficient wages to afford typical rental or for-sale product**

Leelanau County is getting older – Has the highest median home price few options for rentals and is impacted by seasonal housing

The following table illustrates sales activity from September 2022 to March 2023 for Leelanau County.

| Leelanau County Sales History by Price (Sept. 12, 2022 to Mar. 15, 2023) | | |
|---|------------------|-------------------|
| Sale Price | Number Available | Percent of Supply |
| Up to \$99,999 | 4 | 3.9% |
| \$100,000 to \$199,999 | 5 | 4.9% |
| \$200,000 to \$299,999 | 9 | 8.7% |
| \$300,000 to \$399,999 | 15 | 14.6% |
| \$400,000+ | 70 | 68.0% |
| Total | 103 | 100.0% |

Source: Realtor.com and Bowen National Research

| | Seasonal/Recreational Housing Units | | | | |
|-----------------------|-------------------------------------|-----------------------|------------------------|---|--|
| | Seasonal/ Recreational Units | Total Vacant Units | Total Housing Units | Seasonal/ Recreational % of Total Vacant Units | Seasonal/ Recreational % of Total Housing Units |
| Antrim | 7,051 | 7,955 | 18,121 | 88.6% | 38.9% |
| Benzie | 5,070 | 5,633 | 12,573 | 90.0% | 40.3% |
| Charlevoix | 5,268 | 6,028 | 17,753 | 87.4% | 29.7% |
| Emmet | 6,394 | 7,556 | 21,753 | 84.6% | 29.4% |
| Grand Traverse | 4,368 | 6,553 | 44,492 | 66.7% | 9.8% |
| Kalkaska | 4,609 | 5,252 | 12,425 | 87.8% | 37.1% |
| Leelanau | 5,195 | 6,537 | 15,738 | 79.5% | 33.0% |
| Manistee | 4,909 | 6,165 | 15,866 | 79.6% | 30.9% |
| Missaukee | 2,634 | 3,092 | 9,286 | 85.2% | 28.4% |
| Wexford | 2,895 | 3,829 | 17,041 | 75.6% | 17.0% |
| Region | 48,393 | 58,600 | 185,048 | 82.6% | 26.2% |
| Michigan | 288,395 | 631,505 | 4,611,913 | 45.7% | 6.3% |

Source: 2016-2020 American Community Survey (B25002/B25004); Bowen National Research

SWOT Analysis- Leelanau County

| SWOT Analysis | |
|---|--|
| Strengths | Weaknesses |
| <ul style="list-style-type: none">• High level of rental housing demand• Strong demand for for-sale housing• Positive projected household growth• Positive median household income growth | <ul style="list-style-type: none">• Limited available rentals and for-sale housing• Disproportionately low share of rentals• Lack of affordable workforce and senior housing alternatives |
| Opportunities | Threats |
| <ul style="list-style-type: none">• Housing need of 382 rental units• Housing need of 1,953 for-sale units• Attract some of the 4,028 commuters coming into the county for work to live in the county• Nearly 50 parcels that could potentially support residential development (see page VI-56) | <ul style="list-style-type: none">• The county risks losing residents to other areas/communities• Vulnerable to deteriorating and neglected housing stock• Inability to attract businesses to county• Inability of employers to attract and retain workers due to local housing issues• Influence of seasonal/recreational housing |

New and Expanded Housing Tools

[Neighborhood Enterprise Zone](#)

[Attainable housing district](#)

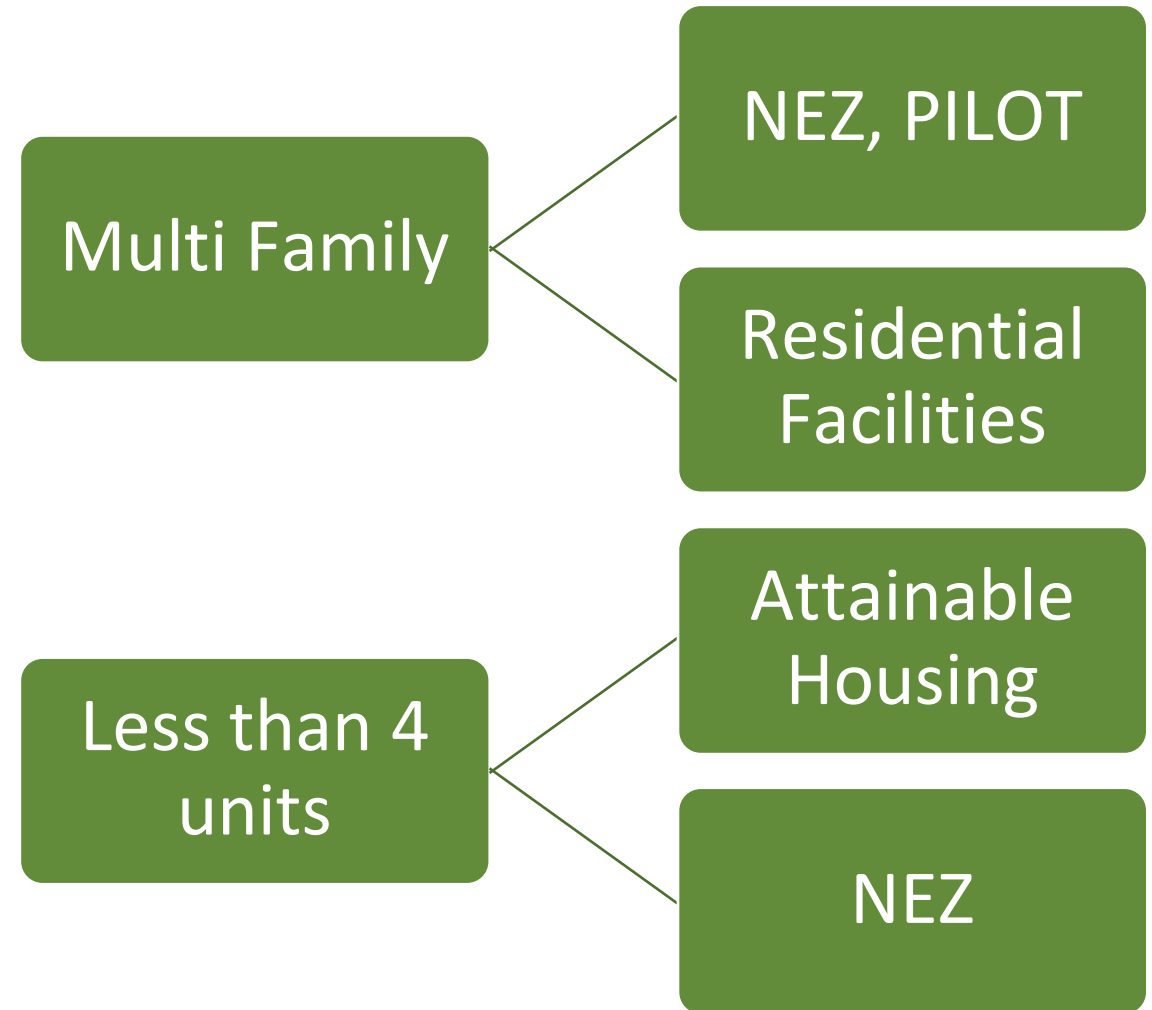
[Residential Facilities Exemption](#)

[Payment In Lieu Of Taxes \(PILOT\)](#)

[Brownfield/TIF for Housing](#)

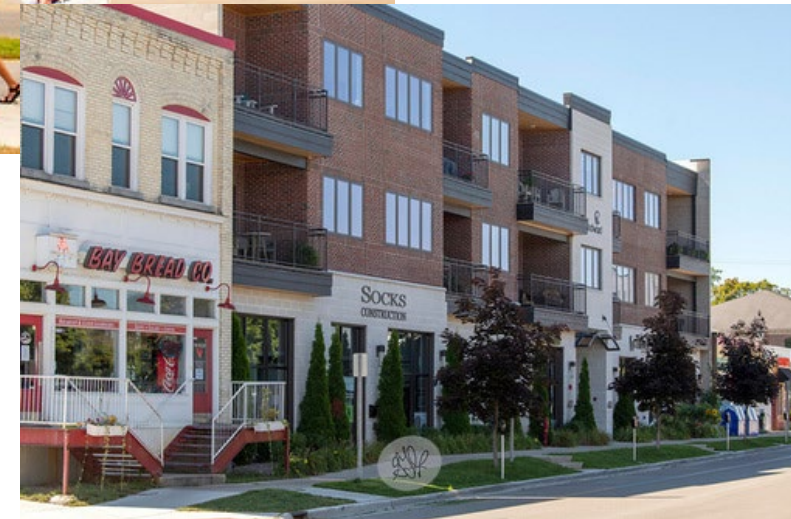
**Tool Summary available
@ housingnorth.org**

**Housing Michigan Coalition Updates
@ <https://housingmichigan.weebly.com/>**



New Tools for Housing In ACTION

- [Traverse City](#) - passed a PILOT ordinance
 - City of Manistee- Proposed NEZ
 - [Cadillac- Cadillac Lofts](#)- Created an NEZ to support the project
 - City of Frankfort-[Attainable Workforce Housing Article](#) was added to the Frankfort Municipal Code in June 2023
 - Also working on implementing two new districts to incentivize housing
- Tracking zoning changes
- [Emmet County zoning changes](#)
 - [Suttons Bay Township Zoning changes](#)
 - Village of Suttons Bay STR Ordinance
 - Elmwood Township STR Ordinance
 - City of Traverse City –[Story Map on proposed zoning changes](#) (only some recently passed zoning changes)
 - Long Lake Township (ADU's)



How can the County support more housing?

- **Consider funding tools such as:**

- **Housing Trust Funds-** the mechanism for funding gaps in housing. Typically under a unit of government. Funded through various mechanisms, but typically public sources

- Grand Traverse County has a HTF that is inactive
- Example from the City of Grand Rapids.

- **Housing Millages-**

- Examples Kalamazoo County the city of Ann Arbor that passed a millage to support housing.

- **Support existing Nonprofit Developers (Homestretch, Habitat For Humanity, Peninsula Housing**

- **Consider a County-wide Housing Commissions-** Provide affordable housing programs that serve low to moderate income households in a community (City or County)

- **Use Existing tools through the Land Bank Authority/Brownfield Redevelopment Authority-**Land banks are public authorities or non-profit organizations created to acquire, hold, manage, and sometimes redevelop property in order to return these properties to productive use to meet community goals, such as increasing affordable housing or stabilizing property values.

Housing Ready Program (2024)



VISION FOR A COUNTY HOUSING ACTION PLAN

“To have a diversity of permanently-affordable housing integrated throughout the county which provides a variety of housing options to sustain the local economy and preserve the character of our Peninsula.”

Resources

Example Housing Action Plans

[Village of Kalkaska](#)

[City of Manistee](#)

[Regional Housing Partnership/Plan-Region D](#)

[Community Engagement Stakeholder list](#)

Goal: Develop a Leelanau County HOUSING ACTION PLAN in partnership with Leelanau Peninsula Economic Foundation (LPEF)

Leelanau Peninsula Economic Foundation (LPEF)

Housing North

Housing Action Committee



Leelanau Peninsula Housing Partnership

Steering Committee

Working Groups



Leelanau County Housing Action Plan

Coordinate with Regional Housing Plan/Partnership Goals

Begin Public Engagement in early 2024

Thank you! Any questions?



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www.housingnorth.org

