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Housing Profiles

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Housing Profile

Allegan County, Michigan

This work will show current conditions and community statements.
It is NOT intended to replace a full strategic housing plan.

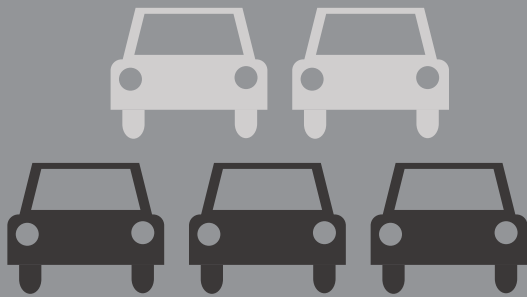
CURRENT CONDITIONS

HOUSING SHORTAGE

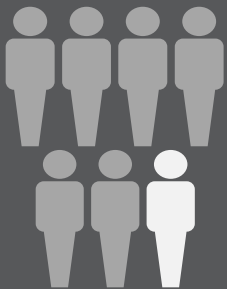


Establishment of new homes
is behind by
3,750 to 4,550
based on delayed and unformed
households

COMMUTING



2 in 5
Workers live inside of the county



1 in 7
Workers commute MORE than 50 miles for their job. This is the same as the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$66,278

Homeowners



15.4%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$165,400



Homeowners are 5% less likely to be housing burdened compared to the state.

Renters



32.5%
of renters
are housing
burdened*

MEDIAN RENT:
\$814



Renters are 9% less likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

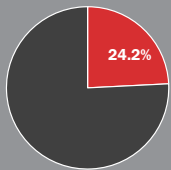
CURRENT COMMUNITY PROFILE

Salt of the Earth



These folks tend to be homeowners who appreciate the outdoors and the other rural amenities that the area offers. While most in this group are married, only about half have children. Only around 17 percent, or one in six, rent. Those who are homeowners may be interested in accessory dwelling units for an aging parent. The median value of these homes is \$154,300. Group members take on home remodeling and improvement projects themselves. This group tends to spend more than the U.S. average on housing, entertainment and recreation, health care, and transportation.

PERCENT OF COUNTY



MEDIAN INCOME:
\$56,300

MEDIAN AGE:
44.1

AVERAGE HOUSEHOLD SIZE:
2.59 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,173 or less**

In Good Shape **\$1,174 to \$1,547**

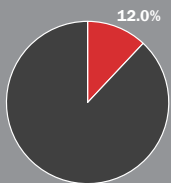
Stretched **\$1,548 or more**

Southern Satellites



Members of this group are generally older and own their own homes. Around 22 percent rent, and 33 percent would not mind living in smaller affordable units like cottage courts and mobile homes. While most members of this group do not have children at home, some live in multigenerational households that could utilize accessory dwelling units. These folks enjoy outdoor activities like fishing and hunting and working on their homes. They typically have more than two cars, and their median home value is \$128,500.

PERCENT OF COUNTY



MEDIAN INCOME:
\$47,800

MEDIAN AGE:
40.3

AVERAGE HOUSEHOLD SIZE:
2.67 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$996 or less**

In Good Shape **\$997 to \$1,314**

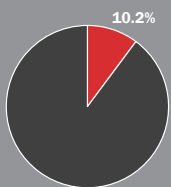
Stretched **\$1,315 or more**

Green Acres



These folks prefer to live in areas that, although rural, are still connected to cities like Holland, Grand Rapids, and Kalamazoo. Their household income averages \$76,800, and their average net worth is \$267,700--both well above the national average. Their income is partially derived from wages, but a large portion is from self-employment, investment, or retirement. Gardening and outdoor sports form an important part of their lives. These folks are older, married couples without children at home, creating an opportunity for them to downsize into a townhome or duplex. They are overwhelmingly homeowners, with only 14 percent renting.

PERCENT OF COUNTY



MEDIAN INCOME:

\$76,800

MEDIAN AGE:

43.9

AVERAGE HOUSEHOLD SIZE:

2.70 persons

Levels of Housing Affordability (Monthly Payment Range)

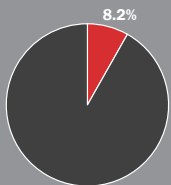
Comfortable	\$1,600 or less
In Good Shape	\$1,601 to \$2,111
Stretched	\$2,112 or more

Traditional Living



A mix of couples and singles, this group is younger and its members may be constrained by the area housing market. They have on average shorter commutes and would prefer to live close to work if they can find something they can afford. They typically live in single-family homes but would consider duplexes or townhomes in older neighborhoods. Some 41 percent rent instead of own. This group also has higher proportions of single-parent and single-person households.

PERCENT OF COUNTY



MEDIAN INCOME:

\$39,300

MEDIAN AGE:

35.5

AVERAGE HOUSEHOLD SIZE:

2.51 persons

Levels of Housing Affordability (Monthly Payment Range)

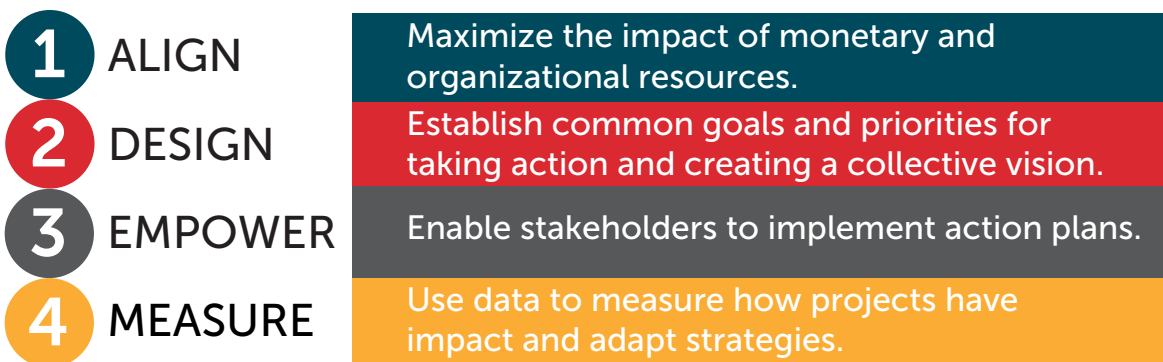
Comfortable	\$819 or less
In Good Shape	\$820 to \$1,080
Stretched	\$1,081 or more

WHAT'S NEXT?

COMMUNITY FEEDBACK

- Allegan is challenged by having four different sub-regions: (Kalamazoo, Grand Rapids, Ottawa/Holland, and the Lakeshore).
- The high number of occupied, blighted homes discourage investment; at the same time, there are also blighted homes that are uninhabitable and vacant that could be redeveloped to fill housing gaps.
- Planning, zoning, and housing are all considered local concerns and there is a lack of shared vision or desire to collaborate at the local level.
- Employers are beginning to feel the impact of the lack of housing in their recruitment efforts.
- A strong emphasis on rural preservation reduces the push for infrastructure, but could also be a driver to encourage development around existing clusters of employers.
- There needs to be a broad-based, collaborative effort that includes multiple local units, the county, and especially employers to study the issue and begin to develop solutions on a countywide basis.

RESOURCES & TOOLS



PLAN 4 HOUSING

Let's create a countywide housing plan!

Additional information can be found at: <https://www.plan4housing.org/>



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[Allegan County Interactive Map](#)



*Thank you to all of the stakeholders for their time and participation in interviews!

Housing Profile - Allegan County, Michigan

Housing Profile

Barry County, Michigan

This work will show current conditions and community statements.
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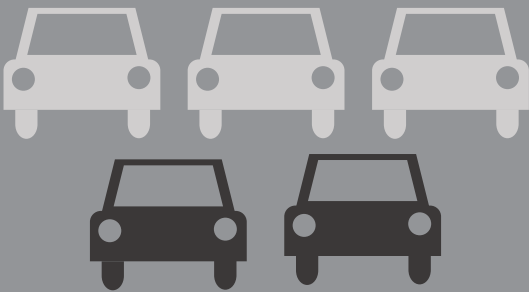
CURRENT CONDITIONS

HOUSING SHORTAGE

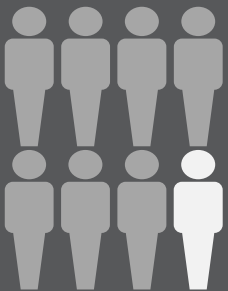


Production of homes
is behind by
70 to 90
based on delayed and unformed
households

COMMUTING



3 in 5
Workers live inside of the county



1 in 8
Workers commute MORE than 50 miles for their job. This is near the
state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$64,490

Homeowners



15.9%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$158,400



Homeowners are 2% less likely to be
housing burdened compared to the state.

Renters



32.2%
of renters
are housing
burdened*

MEDIAN RENT:
\$869



Renters are 10% less likely to be housing
burdened compared to the state.

*Individuals are considered housing burdened
if they contribute GREATER than 35% of their
income to housing costs.

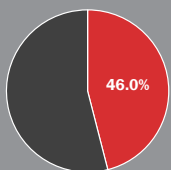
COMMUNITY PROFILE

Salt of the Earth



These folks tend to be homeowners who appreciate the outdoors and the other rural amenities the area has to offer. While most in this group are married, only about half have children. Roughly 17 percent, or one in six, are renters. Homeowners may be interested in accessory dwelling units for an aging parent. The median value of their homes is \$154,300. Group members tend to take on home remodeling and improvement projects themselves. This group will also spend more than the U.S. average on housing, entertainment and recreation, health care, and transportation.

PERCENT OF COUNTY



MEDIAN INCOME:
\$56,300

MEDIAN AGE:
44.1

AVERAGE HOUSEHOLD SIZE:
2.59 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,173 or less**

In Good Shape **\$1,174 to \$1,547**

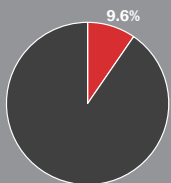
Stretched **\$1,548 or more**

Middleburg



Composed of younger couples, often with children, this group prefers semirural subdivisions close to cities like Grand Rapids and Kalamazoo. This thirty-something, family-oriented group is growing nationally. Its members' typical income is around \$59,800, which is above the national average. Over 73 percent are homeowners, with some living in mobile homes. These folks may choose smaller affordable options like cottage courts or duplexes if they become available. Only 27 percent of this group typically rents.

PERCENT OF COUNTY



MEDIAN INCOME:
\$59,800

MEDIAN AGE:
36.1

AVERAGE HOUSEHOLD SIZE:
2.75 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,246 or less**

In Good Shape **\$1,247 to \$1,644**

Stretched **\$1,645 or more**

Southern Satellites



Members of this group are generally older and own their own homes. Some 22 percent rent, and 33 percent would opt to live in smaller affordable units like cottage courts and mobile homes. While most of this group does not have children at home, some live in multigenerational households that could utilize accessory dwelling units. Group members enjoy outdoor activities like fishing and hunting and working on their homes. They typically have more than two cars, and their median home value is \$128,500.

PERCENT OF COUNTY



MEDIAN INCOME:

\$47,800

MEDIAN AGE:

40.3

AVERAGE HOUSEHOLD SIZE:

2.67 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$996 or less**

In Good Shape **\$997 to \$1,314**

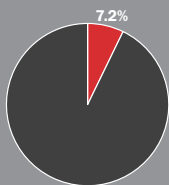
Stretched **\$1,315 or more**

Midlife Constants



These are seniors, at or near retirement. These folks are generally married, but the group includes an increasing number of singles. While group members' incomes are below the national average, their median net worth is \$138,300—more than \$40,000 higher than the national median. Members of this group prefer stable neighborhoods and have been in their homes a long time. Many of them have paid off their home mortgages. Nationally, while most are homeowners, 27.3 percent are renters, but locally that figure is probably an overestimate. Locally, most live in single-family homes but would downsize to cottage courts if given an affordable option.

PERCENT OF COUNTY



MEDIAN INCOME:

\$53,200

MEDIAN AGE:

47.0

AVERAGE HOUSEHOLD SIZE:

2.31 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,108 or less**

In Good Shape **\$1,109 to \$1,462**

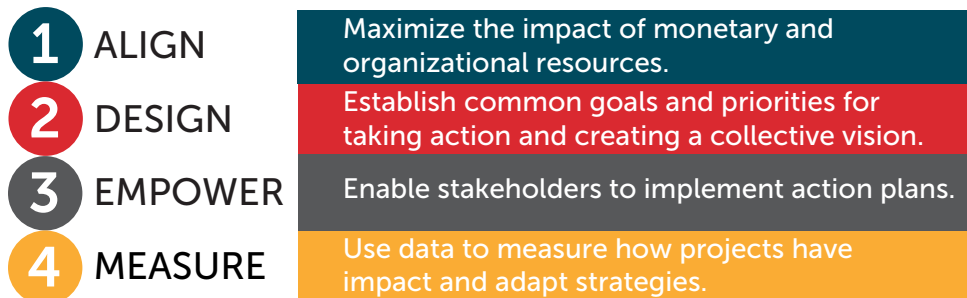
Stretched **\$1,463 or more**

WHAT'S NEXT?

COMMUNITY FEEDBACK

- The aging housing stock in combination with no new housing developments in the County has created limited supply while demand grows. Governments can expand opportunities for housing by changing zoning to allow smaller sized homes and accessory dwelling units or expanding existing water and sewer.
- Moving within the county is difficult as most apartments are renting at rates 2 times higher than mortgage rates. Alignment across the county would be needed to ensure people can age in place.
- There is limited housing for low income and aging populations. This is compounded by the cost of construction increasing and wages staying the same. The County could easily fill housing at all price points and types.
- Additional assistance in understanding and processing State tools would be beneficial.
- There are numerous opportunities for outdoor recreation in the County attracting many people to look for housing close to this recreation.

RESOURCES & TOOLS



PLAN 4 HOUSING

Let's create a countywide housing plan!

Additional information can be found at: <https://www.plan4housing.org/>

BARRY COUNTY
CHAMBER & ECONOMIC DEVELOPMENT ALLIANCE

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please visit our interactive map:

[Barry County Interactive Map](#)



*Thank you to all of the stakeholders for their time and participation in interviews!

Housing Profile - Barry County, Michigan

Housing Profile

Ionia County, Michigan

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CURRENT CONDITIONS

HOUSING SHORTAGE?

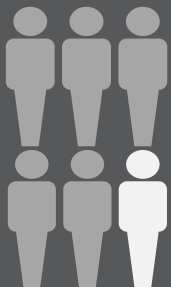


COMMUTING



1 in 2

Workers live inside of the county



1 in 6

Workers commute MORE than 50 miles for their job. This is near the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$57,043

Homeowners



15.2%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$131,800



Homeowners are 6% less likely to be housing burdened compared to the state.

Renters



27.1%
of renters
are housing
burdened*

MEDIAN RENT:
\$768



Renters are 24% less likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

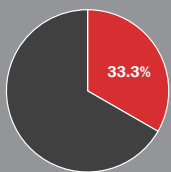
COMMUNITY PROFILE

Salt of the Earth



These folks tend to be homeowners who appreciate the outdoors and the other rural amenities this area offers. While most in this group are married, only about half have children. Typically, only about 17 percent, or one in six, rent. Homeowners may be interested in accessory dwelling units for an aging parent. The median value of these homes is \$154,300. Group members tend to take on home remodeling and improvement projects themselves. This group will also spend more than the U.S. average on housing, entertainment and recreation, health care, and transportation.

PERCENT OF COUNTY



33.3%

MEDIAN INCOME:

\$56,300

MEDIAN AGE:

44.1

AVERAGE HOUSEHOLD SIZE:

2.59 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,173 or less**

In Good Shape **\$1,174 to \$1,547**

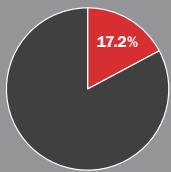
Stretched **\$1,548 or more**

Southern Satellites



Members of this group are generally older and own their own homes. Some 22 percent rent, and 33 percent would opt to live in smaller affordable units like cottage courts and mobile homes. While most of this group does not have children at home, some live in multigenerational households that could utilize accessory dwelling units. These folks enjoy outdoor activities like fishing and hunting and working on their homes. They typically have more than two cars, and their median home value is around \$128,500.

PERCENT OF COUNTY



17.2%

MEDIAN INCOME:

\$47,800

MEDIAN AGE:

40.3

AVERAGE HOUSEHOLD SIZE:

2.67 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$996 or less**

In Good Shape **\$997 to \$1,314**

Stretched **\$1,315 or more**

Traditional Living



A mix of couples and singles, this group is younger and may be constrained by the area housing market. They have on average shorter commutes and prefer to live close to work if they can find something they can afford. They typically live in single-family homes but would consider duplexes or townhomes in older neighborhoods. Some 41 percent rent instead of own. This group also has higher proportions of single-parent and single-person households.

PERCENT OF COUNTY



MEDIAN INCOME:
\$39,300

MEDIAN AGE:
35.5

AVERAGE HOUSEHOLD SIZE:
2.51 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$819 or less**

In Good Shape **\$820 to \$1,080**

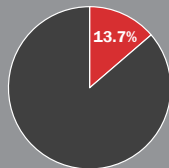
Stretched **\$1,081 or more**

Heartland Communities



These are older, generally married couples with no children living at home. These folks have both an income and a net worth lower than the national median. Members of this group typically live in modest, single-family homes. Some rent, but nearly 70 percent are homeowners, and many have paid off their mortgages. These folks generally prefer close-knit communities in areas that are rural but still connected to Grand Rapids or Lansing. Some 30 percent will be looking for rental options in the community, and other housing formats could be of interest.

PERCENT OF COUNTY



MEDIAN INCOME:
\$42,200

MEDIAN AGE:
42.3

AVERAGE HOUSEHOLD SIZE:
2.39 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$883 or less**

In Good Shape **\$884 to \$1,165**

Stretched **\$1,166 or more**

WHAT'S NEXT?

COMMUNITY FEEDBACK

- To be filled in after focus group.

RESOURCES & TOOLS

1 ALIGN	Maximize the impact of monetary and organizational resources.
2 DESIGN	Establish common goals and priorities for taking action and creating a collective vision.
3 EMPOWER	Enable stakeholders to implement action plans.
4 MEASURE	Use data to measure how projects have impact and adapt strategies.

PLAN 4 HOUSING

Let's create a countywide housing plan!

Additional information can be found at: <https://www.plan4housing.org/>



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[Ionia County Interactive Map](#)



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Housing Profile - Ionia County, Michigan

Housing Profile

Kent County, Michigan

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CURRENT CONDITIONS

HOUSING SHORTAGE

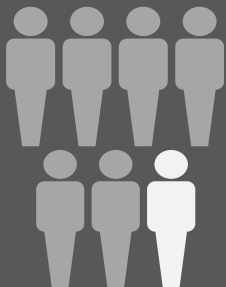


Production of homes is behind by
15,950 to 19,500
based on delayed and unformed households

COMMUTING



1 in 2
Workers live inside of the county



1 in 7
Workers commute MORE than 50 miles for their job. This is the same as the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$63,053

Homeowners



13.5%
of homeowners are housing burdened*

MEDIAN HOUSE PRICE:
\$173,700



Homeowners are 17% less likely to be housing burdened compared to the state.

Renters



37.9%
of renters are housing burdened*

MEDIAN RENT:
\$899



Renters are 6% more likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

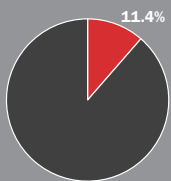
COMMUNITY PROFILE

Rustbelt Traditions



This group is made up of urban dwellers, generally without children. Its members constitute a mix of couples and single people. They move around but generally stay within the area. These folks live in modest, older neighborhoods, typically built in the 1950s. Around 70 percent are homeowners, and nearly half still have mortgages. Some 30 percent are looking to rent and could be interested in options like townhomes and duplexes if available. This group's median income is slightly below the national average, but their median net worth is slightly above.

PERCENT OF COUNTY



11.4%

MEDIAN INCOME:

\$51,800

MEDIAN AGE:

39.0

AVERAGE HOUSEHOLD SIZE:

2.47 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,079 or less**

In Good Shape **\$1,080 to \$1,424**

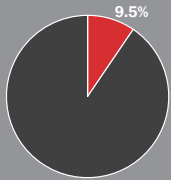
Stretched **\$1,425 or more**

Green Acres



These folks prefer areas that, although rural, are still connected to cities like Grand Rapids. Their average household income is \$76,800, and their average net worth is \$267,700--both well above the national average. Their income derives partially from wages, but a large portion comes from self-employment, investment, or retirement. Gardening and outdoor sports form an important part of their lives. These folks are older married couples without children at home, which creates an opportunity for them to downsize into a townhome or duplex. They are overwhelmingly homeowners, with only 14 percent renting.

PERCENT OF COUNTY



9.5%

MEDIAN INCOME:

\$76,800

MEDIAN AGE:

43.9

AVERAGE HOUSEHOLD SIZE:

2.70 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,600 or less**

In Good Shape **\$1,601 to \$2,111**

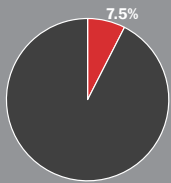
Stretched **\$2,112 or more**

Traditional Living



A mix of couples and singles, this group is younger and may be constrained by the area housing market. They have on average shorter commutes and would prefer to live close to work if they can find something they can afford. They typically live in single-family homes but would consider duplexes or townhomes in older neighborhoods. Some 41 percent rent instead of own. This group also has higher proportions of single-parent and single-person households.

PERCENT OF COUNTY



MEDIAN INCOME:

\$39,300

MEDIAN AGE:

35.5

AVERAGE HOUSEHOLD SIZE:

2.51 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$819 or less**

In Good Shape **\$820 to \$1,080**

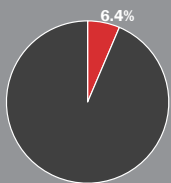
Stretched **\$1,081 or more**

Middleburg



Made up of younger couples, often with children, this group prefers semirural subdivisions close to cities like Grand Rapids. This thirty-something, family-oriented group is growing nationally. Their typical income is around \$59,800, above the national average. More than 73 percent are homeowners, with some living in mobile homes. These folks may choose smaller, affordable options like cottage courts or duplexes if those should become available. Only 27 percent of this group typically rents.

PERCENT OF COUNTY



MEDIAN INCOME:

\$59,800

MEDIAN AGE:

36.1

AVERAGE HOUSEHOLD SIZE:

2.75 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,246 or less**

In Good Shape **\$1,247 to \$1,644**

Stretched **\$1,645 or more**

WHAT'S NEXT?

COMMUNITY FEEDBACK

- There is a high influx of workers moving into Kent County who are working remotely. They tend to have higher paying jobs from other markets. This exacerbates the housing affordability gap and makes demand for housing difficult to predict based on job creation. Creating more middle-income and work-force housing will decrease the competition for lower income units.
- Infrastructure requirements are driving up costs of new housing, this is a major contribution to prices and unaffordability. Local governments can assist by becoming the developer and invest in the infrastructure up front.
- The need is for all types of housing at all price points for all neighborhoods.

RESOURCES & TOOLS

- Reduce regulatory hurdles that contribute to higher costs and make developments unprofitable.
- Incentivize workforce housing to relieve pressure and demand on lower priced units.
- Focus on multiple areas of high density on smaller lots vs large scale high density developments.
- Develop under-utilized property for residential development like abandoned commercial through the government.
- Provide government financing for infrastructure and site prep work at lower interest rates.
- Maintain engagement with many diverse stakeholder groups to address the issue.
- Create flexible and creative zoning that address the need for density while protecting community character and investment or allowing residential in commercial.
- Continue to work together on the existing housing plans.

HOUSING PLAN

Our existing housing plan!

Additional information can be found here: [Regional Consolidated Housing and Community Development Plan](#)



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[Kent County Interactive Map](#)



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Housing Profile - Kent County, Michigan

Housing Profile

Lake County, Michigan

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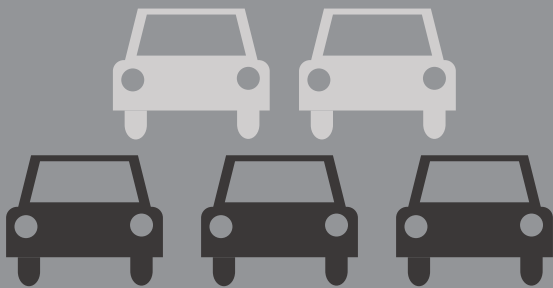
CURRENT CONDITIONS

HOUSING SHORTAGE



Production of homes
is behind by
870 to 1,070
based on delayed and unformed
households

COMMUTING



2 in 5
Workers live inside of the county



1 in 2
Workers commute MORE than 50 miles for their job. This is **3 times** higher than the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$37,320

Homeowners



29.8%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$88,000



Homeowners are **84% more** likely to be housing burdened compared to the state.

Renters



42.4%
of renters
are housing
burdened*

MEDIAN RENT:
\$589



Renters are **18% more** likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

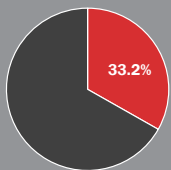
COMMUNITY PROFILE

Rural Resort Dwellers



These folks are generally married and near retirement. Their kids have moved out or will do so soon. Household income is slightly below the national median. Their having some accumulated wealth means they are the group most likely to have two homes and spend half the year in the area and their winters somewhere warmer. They own seasonal homes and may own smaller homes like mobile homes, cottage courts, or duplexes. This group represents 33.2 percent of the county's population.

PERCENT OF COUNTY



MEDIAN INCOME:

\$50,400

MEDIAN AGE:

54.1

AVERAGE HOUSEHOLD SIZE:

2.22 persons

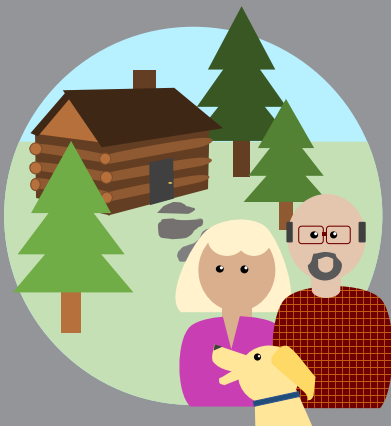
Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,050 or less**

In Good Shape **\$1,051 to \$1,385**

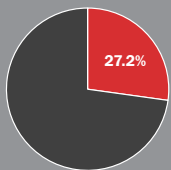
Stretched **\$1,386 or more**

Rooted Rural



This group's members consists of some of the people most affected by a housing shortage. Nearly 80 percent are homeowners, but their homes are generally on the lower end of the scale, with a median value of \$112,800. They typically live in single-family residences, mobile homes, or cottage courts. They enjoy hunting and fishing and usually have a pet. Their median income is \$42,300, and their median net worth is \$92,500--both below the national average. These folks are generally married, and some have children at home.

PERCENT OF COUNTY



MEDIAN INCOME:

\$42,300

MEDIAN AGE:

45.2

AVERAGE HOUSEHOLD SIZE:

2.48 persons

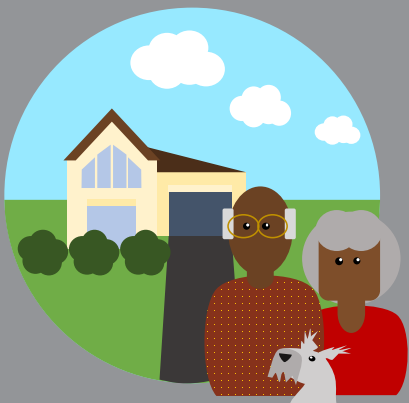
Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$881 or less**

In Good Shape **\$882 to \$1,162**

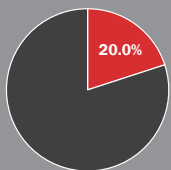
Stretched **\$1,163 or more**

Senior Escapes



These seniors prefer rural living in single-family or mobile homes. Some may have a second home in a warmer area. Their average income (\$38,700) is below the national average, as most are relying on Social Security. Even though their cash income is relatively low, over 75 percent own their homes, and their average net worth is \$112,300, which is above the national median. The majority also own their homes free and clear of a mortgage. Some 40 percent live seasonally in mobile homes, cottage courts, condos, duplexes, or townhomes.

PERCENT OF COUNTY



MEDIAN INCOME:

\$38,700

MEDIAN AGE:

54.6

AVERAGE HOUSEHOLD SIZE:

2.20 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$806 or less**

In Good Shape **\$807 to \$1,063**

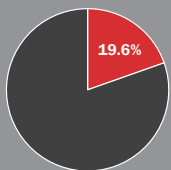
Stretched **\$1,064 or more**

Small Town Simplicity



This group includes a diverse range of ages, including young families and seniors. What these people have in common is a preference for living in tight-knit rural communities. These folks form nearly an even split of owners and renters. They live in a range of housing types--apartments, condos, townhomes, duplexes, mobile homes, and cottage courts. Their median income is \$31,500, and their average rent is \$639. They are community oriented and like to keep their finances simple and avoid debt.

PERCENT OF COUNTY



MEDIAN INCOME:

\$31,500

MEDIAN AGE:

40.8

AVERAGE HOUSEHOLD SIZE:

2.26 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$656 or less**

In Good Shape **\$657 to \$865**

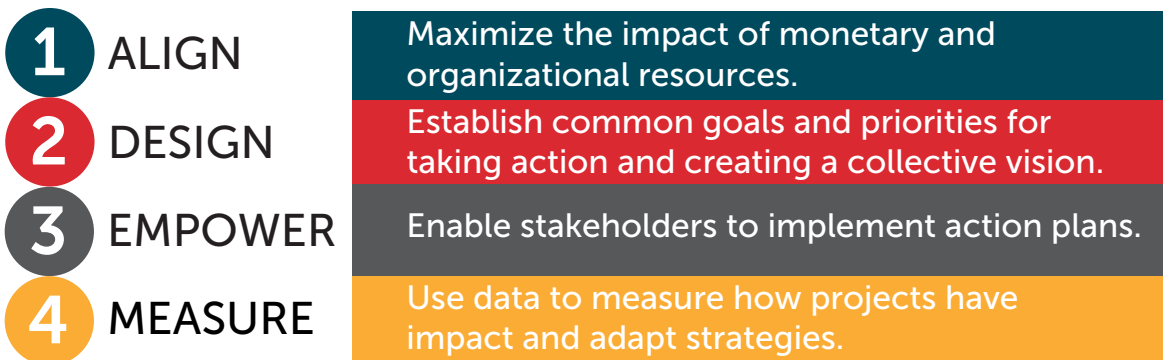
Stretched **\$866 or more**

WHAT'S NEXT?

COMMUNITY FEEDBACK

- There is substantial need at the lower end of the housing continuum: subsidized, low-income housing and market-rate housing.
- Diverse types of rental housing are needed beyond traditional multi-family developments.
- Undeveloped properties with existing infrastructure are primarily in commercial or industrial zones and not attractive for residential development.
- Educational opportunities for local government officials regarding tools such as Land Banks, Brownfield Redevelopment and other MSHDA programs.
- Broad scale community engagement in planning.

RESOURCES & TOOLS



PLAN 4 HOUSING

Let's create a countywide housing plan!

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[Lake County Interactive Map](#)



*Thank you to all of the stakeholders for their time and participation in interviews!

Housing Profile - Lake County, Michigan

Housing Profile

Mason County, Michigan

This work will show current conditions and community statements.
It is NOT intended to replace a full strategic housing plan.

CURRENT CONDITIONS

HOUSING SHORTAGE



Production of homes
is behind by
600 to 800
based on delayed and unformed
households

COMMUTING



2 in 3
Residents work inside of the county



1 in 3
Workers commute MORE than 50 miles for their job. This is 2 times higher than the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$51,725

Homeowners



21.2%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$141,000

↑ Homeowners are 32% more likely to be housing burdened compared to the state.

Renters



32.8%
of renters
are housing
burdened*

MEDIAN RENT:
\$698

↓ Renters are 9% less likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

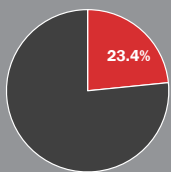
COMMUNITY PROFILE

Rural Resort Dwellers



These folks are generally married and near retirement. Their kids have moved out or will do so soon. Their household income is slightly below the national median. Having some accumulated wealth means they are the group most likely to have two homes and spend half the year in the area and their winters somewhere warmer. They own seasonal homes and may own smaller homes like mobile homes, cottage courts, or duplexes. This group represents 23.4 percent of the county's population.

PERCENT OF COUNTY



MEDIAN INCOME:

\$50,400

MEDIAN AGE:

54.1

AVERAGE HOUSEHOLD SIZE:

2.22 persons

Levels of Housing Affordability (Monthly Payment Range)

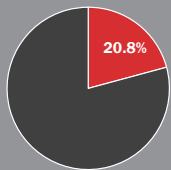
Comfortable	\$1,050 or less
In Good Shape	\$1,051 to \$1,385
Stretched	\$1,386 or more

Rooted Rural



Members of this group are some of the people most affected by a housing shortage. Nearly 80 percent are homeowners, but their homes are generally on the lower end of the scale, carrying a median value of \$112,800. They typically live in single-family residences, mobile homes or cottage courts. They enjoy hunting and fishing and usually have a pet. Their median income is \$42,300, and their median net worth is \$92,500--both below the national average. These folks are generally married, and some have children at home. This group makes up 20.8 percent of the county population.

PERCENT OF COUNTY



MEDIAN INCOME:

\$42,300

MEDIAN AGE:

45.2

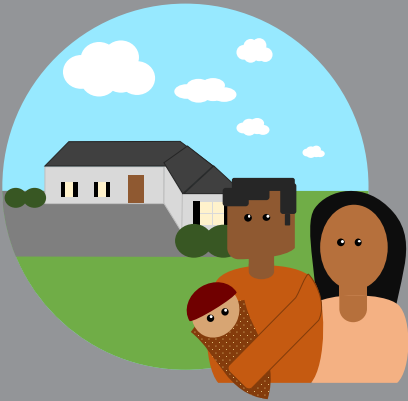
AVERAGE HOUSEHOLD SIZE:

2.48 persons

Levels of Housing Affordability (Monthly Payment Range)

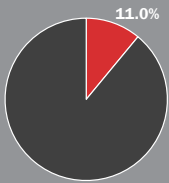
Comfortable	\$881 or less
In Good Shape	\$882 to \$1,162
Stretched	\$1,163 or more

Traditional Living



A mix of couples and singles, this group is younger and may be financially constrained by the area housing market. They have on average shorter commutes and would prefer to live close to work if they can find something they can afford. They typically live in single-family homes but would consider duplexes or townhomes in older neighborhoods. Some 41 percent rent instead of own. This group also has higher proportions of single-parent and single-person households.

PERCENT OF COUNTY



11.0%

MEDIAN INCOME:

\$39,300

MEDIAN AGE:

35.5

AVERAGE HOUSEHOLD SIZE:

2.51 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable

\$819 or less

In Good Shape

\$820 to \$1,080

Stretched

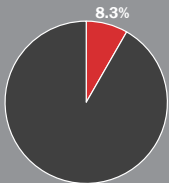
\$1,081 or more

Salt of the Earth



These folks tend to be homeowners who appreciate the outdoors and the other rural amenities the area offers. While most in this group are married, only about half have children. Only 17 percent, or one in six, typically rent. Homeowners may be interested in accessory dwelling units for an aging parent. The median value of these homes is \$154,300. Group members tend to take on home remodeling and improvement projects themselves. This group will also spend more than the U.S. average on housing, entertainment and recreation, health care, and transportation.

PERCENT OF COUNTY



8.3%

MEDIAN INCOME:

\$56,300

MEDIAN AGE:

44.1

AVERAGE HOUSEHOLD SIZE:

2.59 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable

\$1,173 or less

In Good Shape

\$1,174 to \$1,547

Stretched

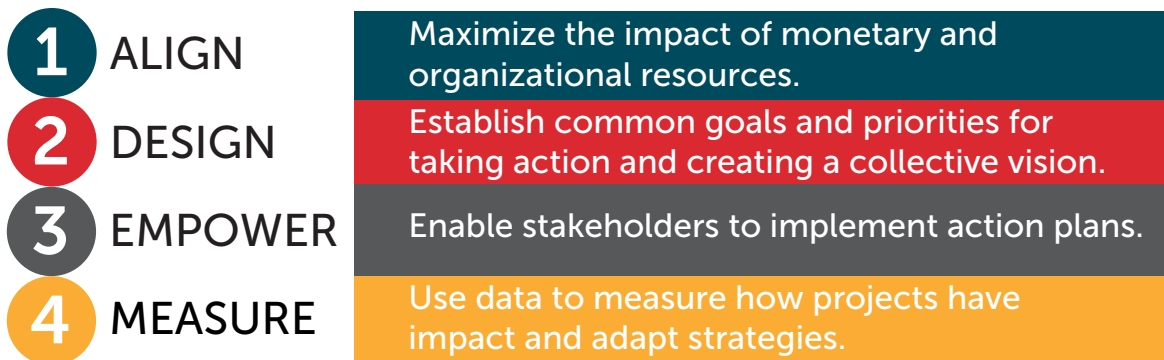
\$1,548 or more

WHAT'S NEXT?

COMMUNITY FEEDBACK

- While housing at all price points is in demand, the greatest need is for units in the \$100,000 - \$200,00 price range. Current cost of materials and labor make construction of homes in this price range difficult.
- Demand for short-term rental properties reduces the number of rental properties - particularly those in the mid-point price range - take a significant share of units "off the market" for year-round rental or ownership.
- Mason County needs more housing at all price-points and types to create a sufficient housing continuum to welcome and retain workers.
- Currently there is little opportunity to build where there is infrastructure (water, sewer, broadband). Incremental expansion of infrastructure would allow housing expansion to focus on employment, schools and health care.
- Educational opportunities for young adults and first-time homeowners. As well as local government officials regarding tools such as Land Banks, Brownfield Redevelopment and other MSHDA programs.

RESOURCES & TOOLS



PLAN 4 HOUSING

Let's create a countywide housing plan!

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[Mason County Interactive Map](#)



*Thank you to all of the stakeholders for their time and participation in interviews!

Housing Profile - Mason County, Michigan

Housing Profile

Mecosta County, Michigan

This work will show current conditions and community statements.
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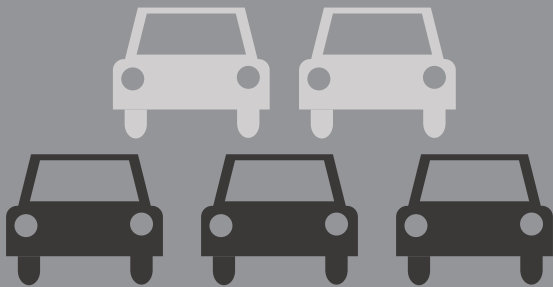
CURRENT CONDITIONS

HOUSING SHORTAGE



Production of homes
is behind by
1,570 to 1,870
based on delayed and unformed
households

COMMUTING



2 in 5
Workers live inside of the county



1 in 3
Workers commute MORE than 50 miles for their job. This is 2 times higher than the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$45,018

Homeowners



20.9%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$121,400



Homeowners are 29% more likely to be housing burdened compared to the state.

Renters



45.6%
of renters
are housing
burdened*

MEDIAN RENT:
\$712

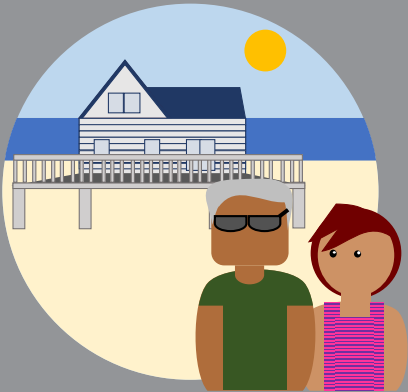


Renters are 27% more likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

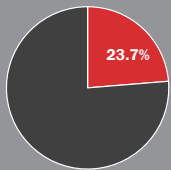
COMMUNITY PROFILE

Rural Resort Dwellers



These folks are generally married and near retirement. Their kids have moved out or will do so soon. Their household income is slightly below the national median. Having some accumulated wealth means they are the group likely to have two homes and spend half the year in the area and their winters somewhere warmer. They own seasonal homes and may own smaller homes like mobile homes, cottage courts, or duplexes.

PERCENT OF COUNTY



MEDIAN INCOME:
\$50,400

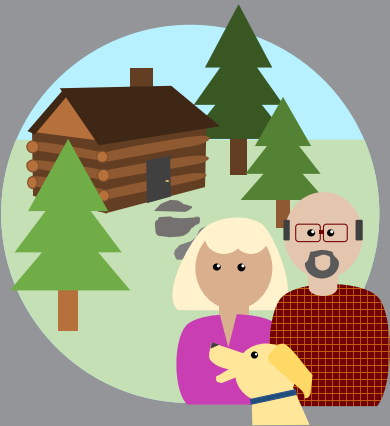
MEDIAN AGE:
54.1

AVERAGE HOUSEHOLD SIZE:
2.22 persons

Levels of Housing Affordability (Monthly Payment Range)

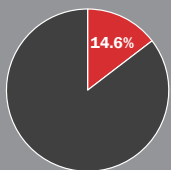
Comfortable	\$1,050 or less
In Good Shape	\$1,051 to \$1,385
Stretched	\$1,386 or more

Rooted Rural



This group's members make up some of the people most affected by a housing shortage. Nearly 80 percent are homeowners, but their homes are generally on the lower end of the scale, having a median value of \$112,800. They often live in single-family residences, mobile homes, or cottage courts. They enjoy hunting and fishing and usually have a pet. Their median income is \$42,300, and their net worth is \$92,500--both below the national average. These folks are generally married, and some have children at home.

PERCENT OF COUNTY



MEDIAN INCOME:
\$42,300

MEDIAN AGE:
45.2

AVERAGE HOUSEHOLD SIZE:
2.48 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable	\$881 or less
In Good Shape	\$882 to \$1,162
Stretched	\$1,163 or more

The Great Outdoors



These folks prefer rustic living, invest in land, and may have a second home. More than half are married, and just over a third have children at home. They are generally still working but are close to retirement. They live in a range of home types, including single-family residences, mobile homes, and seasonal lodging. Group members may also choose to live in other housing types like cottage courts. Over 77 percent own their own homes, which have a median value of \$239,500. They like homegrown and home-cooked meals and have an active but modest lifestyle.

PERCENT OF COUNTY



MEDIAN INCOME:
\$56,400

MEDIAN AGE:
47.4

AVERAGE HOUSEHOLD SIZE:
2.44 persons

Levels of Housing Affordability (Monthly Payment Range)

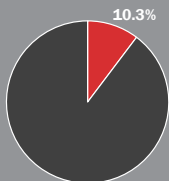
Comfortable	\$1,175 or less
In Good Shape	\$1,176 to \$1,550
Stretched	\$1,551 or more

Southern Satellites



Members of this group are generally older and own their own homes. However, some 22 percent choose to rent, and 33 percent will typically live in smaller affordable units like cottage courts and mobile homes. While most in this group do not have children at home, some live in multigenerational households that could utilize accessory dwelling units. These folks enjoy outdoor activities like fishing and hunting and working on their homes. They typically have more than two cars, and their median home value is \$128,500.

PERCENT OF COUNTY



MEDIAN INCOME:
\$47,800

MEDIAN AGE:
40.3

AVERAGE HOUSEHOLD SIZE:
2.67 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable	\$996 or less
In Good Shape	\$997 to \$1,314
Stretched	\$1,315 or more

WHAT'S NEXT?

COMMUNITY FEEDBACK

- Conditions and markets vary greatly within the same County. The university impacts housing demand and need.
- Developers are unwilling to accept the high risk of development due to the local economy and costs of labor and materials.
- More diversity of housing stock is needed at all price points and types including missing middle housing types.
- Lease to own programs could be explored throughout the County and area looking to increase density could look at infill.

RESOURCES & TOOLS

1 ALIGN	Maximize the impact of monetary and organizational resources.
2 DESIGN	Establish common goals and priorities for taking action and creating a collective vision.
3 EMPOWER	Enable stakeholders to implement action plans.
4 MEASURE	Use data to measure how projects have impact and adapt strategies.

PLAN 4 HOUSING

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[Mecosta County Interactive Map](#)



*Thank you to all of the stakeholders for their time and participation in interviews!

Housing Profile - Mecosta County, Michigan

Housing Profile

Montcalm County, Michigan

This work will show current conditions and community statements.
It is NOT intended to replace a full strategic housing plan.

CURRENT CONDITIONS

HOUSING SHORTAGE

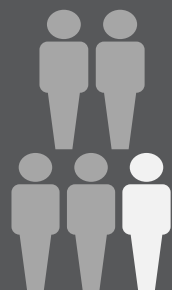


Production of homes is behind by
400 to 600
based on delayed and unformed households

COMMUTING



1 in 2
Workers live inside of the county



1 in 5
Workers commute MORE than 50 miles for their job. This is slightly higher than the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$49,448

Homeowners



16.7%
of homeowners are housing burdened*

MEDIAN HOUSE PRICE:
\$113,900



Homeowners are **3% more likely** to be housing burdened compared to the state.

Renters



42.4%
of renters are housing burdened*

MEDIAN RENT:
\$697



Renters are **18% more likely** to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

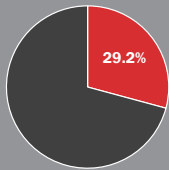
COMMUNITY PROFILE

Heartland Communities



These are older, generally married couples with no children living at home. These folks, on average, have both an income and a net worth lower than the national median. This group's members generally live in modest, single-family homes, and some rent. But the majority--nearly 70 percent--are homeowners, and many have paid off their mortgages. Group members generally prefer to live in close-knit communities that are in rural areas but still connected to Grand Rapids or Lansing. Some 30 percent will typically be looking for rental options in the community, and other formats could be of interest.

PERCENT OF COUNTY



MEDIAN INCOME:

\$42,400

MEDIAN AGE:

42.3

AVERAGE HOUSEHOLD SIZE:

2.39 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable

\$883 or less

In Good Shape

\$884 to \$1,165

Stretched

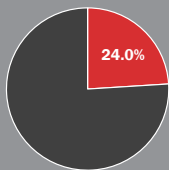
\$1,166 or more

Southern Satellites



This group is generally older, and most members own their own homes. Around 22 percent rent, and 33 percent would be amenable to living in smaller affordable units like cottage courts and mobile homes. While most members of this group do not have children at home, some are part of multigenerational households that could utilize accessory dwelling units. These folks enjoy outdoor activities like fishing and hunting and working on their homes. They typically have more than two cars, and their median home value is \$128,500.

PERCENT OF COUNTY



MEDIAN INCOME:

\$47,800

MEDIAN AGE:

40.3

AVERAGE HOUSEHOLD SIZE:

2.67 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable

\$996 or less

In Good Shape

\$997 to \$1,314

Stretched

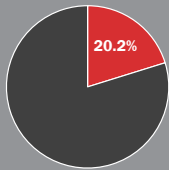
\$1,315 or more

Rooted Rural



This group includes some of the people most affected by a housing shortage. Nearly 80 percent are homeowners, but their homes are generally on the lower end of the scale, with a median value of \$112,800. They often live in single-family structures, mobile homes, or cottage courts. They enjoy hunting and fishing and usually have a pet. Their median income is \$42,300, and their median net worth is \$92,500--both below the national average. These folks are generally married, and some have children at home.

PERCENT OF COUNTY



MEDIAN INCOME:

\$42,300

MEDIAN AGE:

45.2

AVERAGE HOUSEHOLD SIZE:

2.48 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable

\$881 or less

In Good Shape

\$882 to \$1,162

Stretched

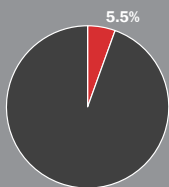
\$1,163 or more

Salt of the Earth



These folks tend to be homeowners who appreciate the outdoors and the other rural amenities the area offers. While most members of this group are married, only about half have children. Only about 17 percent, or one in six, rent. Homeowners may be interested in accessory dwelling units for an aging parent. The median value of these homes is \$154,300. Group members tend to take on home remodeling and improvement projects themselves. This group will also spend more than the U.S. average on housing, entertainment and recreation, health care, and transportation.

PERCENT OF COUNTY



MEDIAN INCOME:

\$56,300

MEDIAN AGE:

44.1

AVERAGE HOUSEHOLD SIZE:

2.59 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable

\$1,173 or less

In Good Shape

\$1,174 to \$1,547

Stretched

\$1,548 or more

WHAT'S NEXT?

COMMUNITY FEEDBACK

- To be filled in after focus group.

RESOURCES & TOOLS

1 ALIGN	Maximize the impact of monetary and organizational resources.
2 DESIGN	Establish common goals and priorities for taking action and creating a collective vision.
3 EMPOWER	Enable stakeholders to implement action plans.
4 MEASURE	Use data to measure how projects have impact and adapt strategies.

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[Montcalm County Interactive Map](#)



*Thank you to all of the stakeholders for their time and participation in interviews!

Housing Profile - Montcalm County, Michigan

Housing Profile

Muskegon County, Michigan

This work will show current conditions and community statements.
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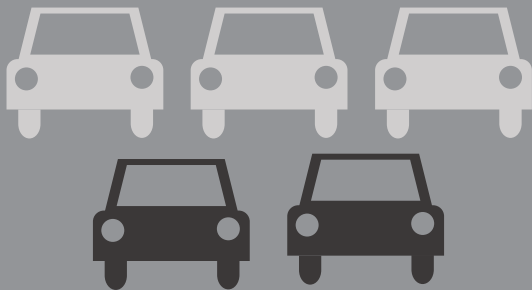
CURRENT CONDITIONS

HOUSING SHORTAGE

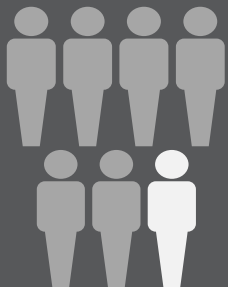


Production of homes
is behind by
2,250 to 2,750
based on delayed and unformed
households

COMMUTING



3 in 5
Workers live inside of the county



1 in 7
Workers commute MORE than 50 miles for their job. This is the same as the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:
\$50,854

Homeowners



15.4%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$117,900



Homeowners are 5% less likely to be housing burdened compared to the state.

Renters



43.2%
of renters
are housing
burdened*

MEDIAN RENT:
\$760



Renters are 20% more likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

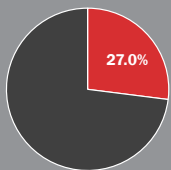
COMMUNITY PROFILE

Salt of the Earth



These folks tend to be homeowners who appreciate the outdoors as well as the other rural amenities the area has to offer. While most of this group is married, only about half have children. Only about 17 percent, or one in six, rent. Homeowners may be interested in accessory dwelling units for an aging parent. The median value of these homes is \$154,300. Their owners tend to take on home remodeling and improvement projects themselves. This group will also spend more than the U.S. average on housing, entertainment and recreation, health care, and transportation.

PERCENT OF COUNTY



MEDIAN INCOME:
\$56,300

MEDIAN AGE:
44.1

AVERAGE HOUSEHOLD SIZE:
2.59 persons

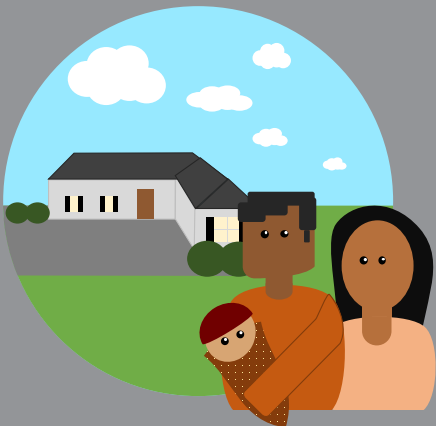
Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,173 or less**

In Good Shape **\$1,174 to \$1,547**

Stretched **\$1,548 or more**

Traditional Living



A mix of couples and singles, this group is younger and may be constrained by the area housing market. They have, on average, shorter commutes and would prefer to live close to work if they can find something they can afford. They typically live in single-family homes but would consider duplexes or townhomes in older neighborhoods. Some 41 percent rent instead of own. This group also has higher proportions of single-parent and single-person households.

PERCENT OF COUNTY



MEDIAN INCOME:
\$39,300

MEDIAN AGE:
35.5

AVERAGE HOUSEHOLD SIZE:
2.51 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$819 or less**

In Good Shape **\$820 to \$1,080**

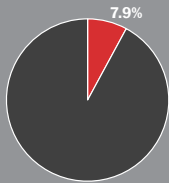
Stretched **\$1,081 or more**

Heartland Communities



These are older, generally married couples with no children living at home. These folks, on average, have both an income and a net worth lower than the national median. Members of this group typically live in modest single-family homes or they rent. Nearly 70 percent are homeowners, and many have paid off their mortgages. These folks generally prefer close-knit communities, rural but still connected to larger cities like Muskegon. About 30 percent look for rental options in the community, and other formats could be of interest to them.

PERCENT OF COUNTY



MEDIAN INCOME:

\$42,400

MEDIAN AGE:

42.3

AVERAGE HOUSEHOLD SIZE:

2.39 persons

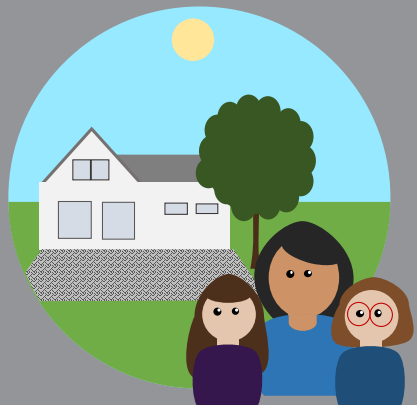
Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$883 or less**

In Good Shape **\$884 to \$1,165**

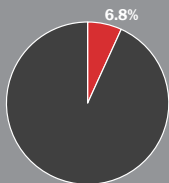
Stretched **\$1,166 or more**

Hometown Heritage



These urban dwellers are younger families, both with and without children. They may be single-parent and multigenerational families. They are primarily renters, and 40 percent are looking for small, multiunit homes like a duplex or a fourplex. Some 19 percent have no vehicle and would benefit from living close to amenities. This group is generally low income. Its members' median income is \$28,200, and their median net worth is \$12,500--both well below the national average.

PERCENT OF COUNTY



MEDIAN INCOME:

\$28,200

MEDIAN AGE:

32.4

AVERAGE HOUSEHOLD SIZE:

2.66 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$588 or less**

In Good Shape **\$589 to \$775**

Stretched **\$776 or more**

WHAT'S NEXT?

COMMUNITY FEEDBACK

- Higher wages in neighboring communities and those counties' lack of housing drives up housing costs in Muskegon.
- The lack of a stable rental market is prohibiting individuals from moving through the housing continuum.
- Demand for short-term rental properties reduces the amount of housing opportunities needed for temporary workers (e.g., travel nurses, interns, seasonal employees) and year-round rentals.
- While housing at all price points is in demand, the greatest need is for units in the \$100,000 - \$200,00 price range, as are housing opportunities that are appropriate for seniors or disabled individuals and accessible by public transportation.
- Manufactured housing and townhomes could address some of the most urgent needs.
- Educational opportunities for first-time homeowners and people moving from homelessness to rental on what financial resources are available and how to access them.
- Educational opportunities for local government officials regarding tools such as Land Banks, Brownfield Redevelopment and other MSHDA programs.

RESOURCES & TOOLS

1 ALIGN	Maximize the impact of monetary and organizational resources.
2 DESIGN	Establish common goals and priorities for taking action and creating a collective vision.
3 EMPOWER	Enable stakeholders to implement action plans.
4 MEASURE	Use data to measure how projects have impact and adapt strategies.

PLAN 4 HOUSING

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[Muskegon County Interactive Map](#)



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Housing Profile - Muskegon County, Michigan

Housing Profile

Newaygo County, Michigan

This work will show current conditions and community statements.
It is NOT intended to replace a full strategic housing plan.

CURRENT CONDITIONS

HOUSING SHORTAGE

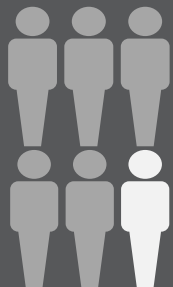


Production of homes
is behind by
200 to 400
based on delayed and unformed
households

COMMUTING



1 in 2
Workers live inside of the county



1 in 6
Workers commute MORE than 50 miles for their job. This is near the
state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$50,326

Homeowners



21.6%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$121,300



Homeowners are 33% more likely to be
housing burdened compared to the state.

Renters



35.5%
of renters
are housing
burdened*

MEDIAN RENT:
\$704



Renters are 1% less likely to be housing
burdened compared to the state.

*Individuals are considered housing burdened
if they contribute GREATER than 35% of their
income to housing costs.

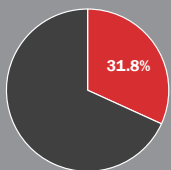
COMMUNITY PROFILE

Rooted Rural



This group's members are some of the people most affected by a housing shortage. Nearly 80 percent are homeowners, but their homes are generally on the lower end of the scale, with a median value of \$112,800. They tend to live in single-family homes, mobile homes, or cottage courts. They enjoy hunting and fishing and usually have a pet. Their median income is \$42,300, and their net worth is around \$92,500--both below the national average. These folks are generally married, and some have children at home.

PERCENT OF COUNTY



MEDIAN INCOME:
\$42,300

MEDIAN AGE:
45.2

AVERAGE HOUSEHOLD SIZE:
2.48 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$881 or less**

In Good Shape **\$882 to \$1,162**

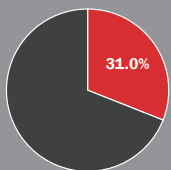
Stretched **\$1,163 or more**

Southern Satellites



This group is generally older and comprised of members who own their own homes. Around 22 percent rent, and 33 percent would opt to live in smaller affordable units like cottage courts and mobile homes. While most members of this group do not have children at home, some live in multigenerational households that could utilize accessory dwelling units. These folks enjoy outdoor activities like fishing and hunting and working on their homes. They typically have more than two cars, and their median home value is around \$128,500.

PERCENT OF COUNTY



MEDIAN INCOME:
\$47,800

MEDIAN AGE:
40.3

AVERAGE HOUSEHOLD SIZE:
2.67 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$996 or less**

In Good Shape **\$997 to \$1,314**

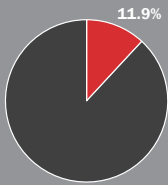
Stretched **\$1,315 or more**

Salt of the Earth



These folks tend to be homeowners who appreciate the outdoors and the other rural amenities the area has to offer. While most in this group are married, only about half have children. Only around 17 percent, or one in six, rent. Those who are homeowners may be interested in accessory dwelling units for an aging parent. The median value of these homes is \$154,300. Their owners tend to take on home remodeling and improvement projects themselves. Members of this group will also typically spend more than the U.S. average on housing, entertainment and recreation, health care, and transportation.

PERCENT OF COUNTY



MEDIAN INCOME:

\$56,300

MEDIAN AGE:

44.1

AVERAGE HOUSEHOLD SIZE:

2.59 persons

Levels of Housing Affordability (Monthly Payment Range)

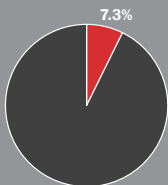
Comfortable	\$1,173 or less
In Good Shape	\$1,174 to \$1,547
Stretched	\$1,548 or more

Rural Resort Dwellers



These folks are generally married and near retirement. Their kids have moved out or will do so soon. Their household income is slightly below the national median. They have some accumulated wealth, which means they are likely to have two homes and spend half the year in the area and their winters somewhere warmer. They own seasonal homes and may own smaller homes like mobile homes, cottage courts, or duplexes.

PERCENT OF COUNTY



MEDIAN INCOME:

\$50,400

MEDIAN AGE:

54.1

AVERAGE HOUSEHOLD SIZE:

2.22 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable	\$1,050 or less
In Good Shape	\$1,051 to \$1,385
Stretched	\$1,386 or more

WHAT'S NEXT?

COMMUNITY FEEDBACK

- Commuting patterns and neighboring communities' housing markets are driving up prices of mid-level homes as well as demand for higher-end homes.
- Absent a significant, local medium- and high- income employer, the area cannot support a large multi-family development.
- There is a lack of housing options for seniors to move to more appropriate housing. leading to deferred maintenance and decline of housing stock. Many low-income workers and seniors are moving to neighboring communities to find appropriate housing.
- Manufactured housing, tiny homes, low-unit multi-family housing, senior communities and accessory dwelling units would create opportunities for individuals to enter and move through the housing continuum more efficiently. Demonstration developments could help dispel myths.
- Expansion of broadband would allow housing to be developed where land is less expensive.
- Smaller local units of government need technical assistance and resources to update planning and zoning, and to pursue MSHDA and MEDC programs.

RESOURCES & TOOLS

1 ALIGN	Maximize the impact of monetary and organizational resources.
2 DESIGN	Establish common goals and priorities for taking action and creating a collective vision.
3 EMPOWER	Enable stakeholders to implement action plans.
4 MEASURE	Use data to measure how projects have impact and adapt strategies.

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Housing Profile - Newaygo County, Michigan

Housing Profile

Oceana County, Michigan

This work will show current conditions and community statements.
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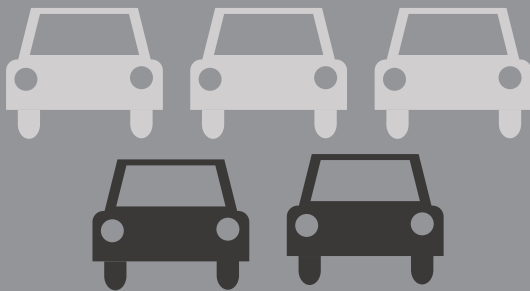
CURRENT CONDITIONS

HOUSING SHORTAGE



Production of homes
is behind by
600 to 800
based on delayed and unformed
households

COMMUTING



3 in 5
Workers live inside of the county



1 in 3
Workers commute MORE than 50 miles for their job. This is 2 times higher than the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$50,104

Homeowners



19.0%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$118,800



Homeowners are 17% more likely to be housing burdened compared to the state.

Renters



32.9%
of renters
are housing
burdened*

MEDIAN RENT:
\$729



Renters are 8% less likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

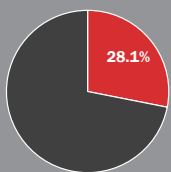
COMMUNITY PROFILE

Rooted Rural



Members of this group make up some of the people most affected by a housing shortage. Nearly 80 percent are homeowners, but their homes are generally on the lower end of the scale, having a median value of \$112,800. They typically live in single-family residences, mobile homes, or cottage courts. They enjoy hunting and fishing and usually have a pet. Their median income is \$42,300, and their median net worth is \$92,500--both below the national average. These folks are generally married, and some have children at home.

PERCENT OF COUNTY



MEDIAN INCOME:
\$42,300

MEDIAN AGE:
45.2

AVERAGE HOUSEHOLD SIZE:
2.48 persons

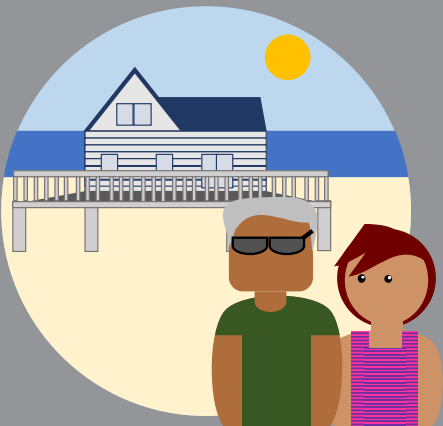
Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$881 or less**

In Good Shape **\$882 to \$1,162**

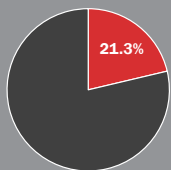
Stretched **\$1,163 or more**

Rural Resort Dwellers



Members of this group are generally married and near retirement. Their kids have moved out or will do so soon. Their household income is slightly below the national median. They have some accumulated wealth, which means they are likely to have two homes and spend half the year in the area and their winters somewhere warmer. They own seasonal homes and may own smaller homes like mobile homes, cottage courts, or duplexes.

PERCENT OF COUNTY



MEDIAN INCOME:
\$50,400

MEDIAN AGE:
54.1

AVERAGE HOUSEHOLD SIZE:
2.22 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,050 or less**

In Good Shape **\$1,051 to \$1,385**

Stretched **\$1,386 or more**

Southern Satellites



Members of this group are generally older and own their own homes. About 22 percent rent, and 33 percent live in smaller affordable units like cottage courts and mobile homes. While most members of this group do not have children at home, some live in multigenerational households that could utilize accessory dwelling units. Members of this group enjoy outdoor activities like fishing and hunting and working on their homes. They typically have more than two cars, and their median home value is around \$128,500.

PERCENT OF COUNTY



MEDIAN INCOME:
\$47,800

MEDIAN AGE:
40.3

AVERAGE HOUSEHOLD SIZE:
2.67 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$996 or less**

In Good Shape **\$997 to \$1,385**

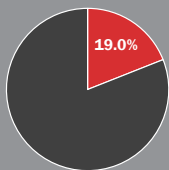
Stretched **\$1,386 or more**

Heartland Communities



These are older, generally married couples with no children living at home. The average income as well as the average net worth of these folks is lower than the national median. Members of this group generally live in modest, single-family homes. Some rent, but nearly 70 percent are homeowners, and many have paid off their mortgages. These folks generally prefer close-knit communities, rural but still connected to larger cities. Typically, some 30 percent will be looking for rental options in the community, and other housing formats could be of interest.

PERCENT OF COUNTY



MEDIAN INCOME:
\$42,400

MEDIAN AGE:
42.3

AVERAGE HOUSEHOLD SIZE:
2.39 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$883 or less**

In Good Shape **\$884 to \$1,165**

Stretched **\$1,166 or more**

WHAT'S NEXT?

COMMUNITY FEEDBACK

- Affordable/workforce housing is not available requiring most people who work in Oceana to live in neighboring communities. Finding the housing market demand for the County will showcase the need to developers and government support in infrastructure will reduce the risk and cost of development.
- The County can utilize assets such as existing downtown buildings to be rehabilitated to include second story residential.
- Educate local and County government officials on what tools they have available to support the housing market, and encourage revision of tools at the State level. (Brownfield, TIF, updated zoning and building codes to included smaller homes and accessory dwelling units, and rental ordinances).
- Create support for more affordable and mid-range housing that will also provide for seniors and allow residents to age in place.

RESOURCES & TOOLS

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Housing Profile - Oceana County, Michigan

Housing Profile

Osceola County, Michigan

This work will show current conditions and community statements.
It is NOT intended to replace a full strategic housing plan.

CURRENT CONDITIONS

HOUSING SHORTAGE



Production of homes
is behind by
200 to 400
based on delayed and unformed
households

COMMUTING



1 in 1
Workers live inside of the county



1 in 3
Workers commute MORE than 50 miles for their job. This is 2 times higher than the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$42,335

Homeowners



22.2%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$98,500



Homeowners are **37% more likely** to be housing burdened compared to the state.

Renters



36.2%
of renters
are housing
burdened*

MEDIAN RENT:
\$650



Renters are **1% more likely** to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

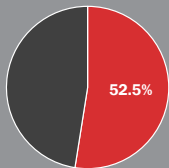
COMMUNITY PROFILE

Rooted Rural



This group's members are some of the people most affected by the housing shortage. Nearly 80 percent are homeowners, but their homes are generally on the lower end of the scale, with a median value of \$112,800. They often live in single-family homes, mobile homes, or cottage courts. They enjoy hunting and fishing and usually have a pet. Their median income is \$42,300, and their median net worth is \$92,500--both below the national average. These folks are generally married, some with children at home.

PERCENT OF COUNTY



MEDIAN INCOME:
\$42,300

MEDIAN AGE:
45.2

AVERAGE HOUSEHOLD SIZE:
2.48 persons

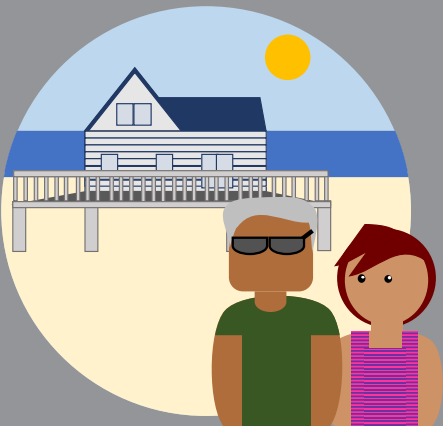
Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$881 or less**

In Good Shape **\$882 to \$1,162**

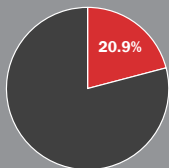
Stretched **\$1,163 or more**

Rural Resort Dwellers



These folks are usually married and near retirement. Their kids have moved out or will do so soon. Their household income is slightly below the national median. However, they have acquired some accumulated wealth, which means they are likely to have two homes and spend half the year in the area and their winters somewhere warmer. They own seasonal homes and may own smaller homes like mobile homes, cottage courts, or duplexes.

PERCENT OF COUNTY



MEDIAN INCOME:
\$50,400

MEDIAN AGE:
54.1

AVERAGE HOUSEHOLD SIZE:
2.22 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,050 or less**

In Good Shape **\$1,051 to \$1,385**

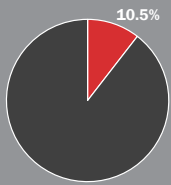
Stretched **\$1,386 or more**

Small Town Simplicity



This group includes members with a diverse range of ages, including young families and seniors. What they have in common is a preference for living in tight-knit rural communities. These folks form nearly an even split of owners and renters. They generally occupy a range of housing types--apartments, condos, townhomes, duplexes, mobile homes, and cottage courts. Their median income is \$31,500, and the average rent is \$639. They are community oriented and like to keep their finances simple and avoid debt.

PERCENT OF COUNTY



MEDIAN INCOME:

\$31,500

MEDIAN AGE:

40.8

AVERAGE HOUSEHOLD SIZE:

2.26 persons

Levels of Housing Affordability (Monthly Payment Range)

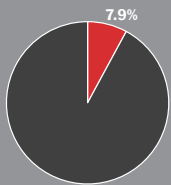
Comfortable	\$656 or less
In Good Shape	\$657 to \$865
Stretched	\$866 or more

Heartland Communities



These group members are older, generally married couples with no children living at home. These folks have both income and net worth lower than the national median. Members of this group generally live in modest, single-family homes. Some rent, but nearly 70 percent are homeowners, and many have paid off their mortgages. These folks generally prefer close-knit communities, rural but still connected to larger cities. About 30 percent will look for rental options in the community, and other housing formats could be of interest to them.

PERCENT OF COUNTY



MEDIAN INCOME:

\$42,400

MEDIAN AGE:

42.3

AVERAGE HOUSEHOLD SIZE:

2.39 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable	\$883 or less
In Good Shape	\$884 to \$1,165
Stretched	\$1,166 or more

WHAT'S NEXT?

COMMUNITY FEEDBACK

- The lack of housing forces medium and high-income households to commute into the County.
- Current stock of rental properties does not meet the need of price or size. Leaving seniors and singles with too large of apartment options and others staying in hotels monthly.
- Raising home prices have been exacerbated by difficult financing, increases in construction costs and stagnant wages.
- The need is for all types of housing at all price points for all neighborhoods, in walkable and accessible areas to amenities and entertainment.

RESOURCES & TOOLS

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2 DESIGN	Establish common goals and priorities for taking action and creating a collective vision.
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4 MEASURE	Use data to measure how projects have impact and adapt strategies.

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Housing Profile - Newaygo County, Michigan

Housing Profile

Ottawa County, Michigan

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CURRENT CONDITIONS

HOUSING SHORTAGE

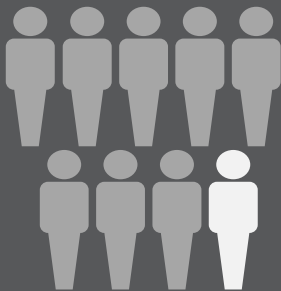


Production of homes
is behind by
8,700 to 10,700
based on delayed and unformed
households

COMMUTING



1 in 2
Workers live inside of the county



1 in 9
Workers commute MORE than 50 miles
for their job. This is near the
state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$69,314

Homeowners



13.1%
of homeowners
are housing
burdened*

MEDIAN HOUSE PRICE:
\$191,800



Homeowners are 19% less likely to be
housing burdened compared to the state.

Renters



35.9%
of renters
are housing
burdened*

MEDIAN RENT:
\$898



Renters are just as likely to be housing
burdened compared to the state.

*Individuals are considered housing burdened
if they contribute GREATER than 35% of their
income to housing costs.

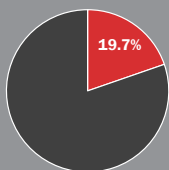
COMMUNITY PROFILE

Green Acres



These individuals prefer rural areas that are still connected to cities like Holland and Grand Rapids. Their household income \$76,800 and net worth is \$267,700, both well above the national averages. Their income is partially from wages, but a large portion is self-employment, investment, and retirement. They are older, married couples without children at home and are overwhelmingly homeowners, with only 14 percent renting. This group is 19.7 percent of the county.

PERCENT OF COUNTY



MEDIAN INCOME:

\$76,800

MEDIAN AGE:

43.9

AVERAGE HOUSEHOLD SIZE:

2.70 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,600 or less**

In Good Shape **\$1,601 to \$2,111**

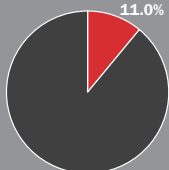
Stretched **\$2,112 or more**

Salt of the Earth



These folks tend to be homeowners who appreciate the outdoors and other rural amenities the area offers. Most of this group is married and only about half have children. Over 83 percent are homeowners and their median home value is \$154,000. While their annual income (\$56,300) is comparable to the national median, their net worth (\$167,700) is nearly double the national median income. They represent about 11.0 percent of the county's population.

PERCENT OF COUNTY



MEDIAN INCOME:

\$56,300

MEDIAN AGE:

44.1

AVERAGE HOUSEHOLD SIZE:

2.59 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,173 or less**

In Good Shape **\$1,174 to \$1,547**

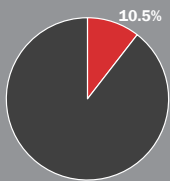
Stretched **\$1,548 or more**

Middleburg



These are younger couples, often with children. This group, which is growing nationally, prefers semirural subdivisions close to cities like Grand Rapids and Holland. Their median income is above the national average at \$59,800. Their net worth is \$22,000 higher than the national median net worth at \$115,300. Over 73 percent of these families are homeowners, with some in mobile homes. However, they may be in the market for smaller single-family homes if they are available. This group makes up 10.5 percent of the county's population.

PERCENT OF COUNTY



MEDIAN INCOME:

\$59,800

MEDIAN AGE:

36.1

AVERAGE HOUSEHOLD SIZE:

2.75 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable	\$1,246 or less
In Good Shape	\$1,247 to \$1,644
Stretched	\$1,645 or more

Rustbelt Traditions



This group are urban dwellers. They are a mix of couples and single people, generally without children. They move around, but stay within the area. They tend to live in modest neighborhoods built in the 1950s. Over 71 percent are homeowners with a median home value of \$123,000. This group's median income is slightly below the national average, but their median net worth is slightly above the national average. They represent 6.3 percent of the county's population.

PERCENT OF COUNTY



MEDIAN INCOME:

\$51,800

MEDIAN AGE:

39.0

AVERAGE HOUSEHOLD SIZE:

2.47 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable	\$1,079 or less
In Good Shape	\$1,080 to \$1,424
Stretched	\$1,425 or more

WHAT'S NEXT?

COMMUNITY FEEDBACK

- The increase in unformed households has changed the housing market. Younger people who want to buy are unable to find a home to purchase and end up renting. Houses for purchase need to be low maintenance and lower priced to accommodate the young workers and empty nesters.
- Large employers are concerned employees will not be able to find housing if they expand or relocate in the area. Higher density developments and housing solutions that fill multiple needs would have the greatest impact.
- Rental units are being converted to condos and many renters are doubling up due to high costs and lack of available housing.
- There is a need is for all types of housing, at all price points, for all neighborhoods, in walkable and accessible areas to amenities and entertainment.

RESOURCES & TOOLS

- Push economic activity to where existing housing is.
- Find and implement tools to promote renovation of existing housing and preserve naturally occurring affordable housing.
- Develop and implement a housing asset management system inventory and plan.

HOUSING PLAN

Our existing housing plan!

Additional information can be found here: [Ottawa County Housing Commission](#)



To further explore this community, please visit our interactive map:

[Ottawa County Interactive Map](#)



*Thank you to all of the stakeholders for their time and participation in interviews!

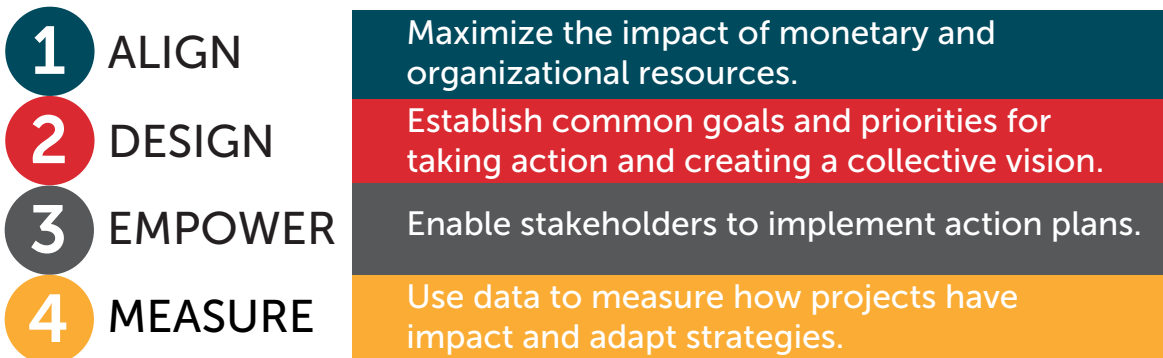
Housing Profile - Ottawa County, Michigan

REGIONAL OBSERVATIONS

COMMUNITY FEEDBACK

- All counties recognized that their housing ecosystem should function as a system and provide a continuum of housing options for people to transition through so as to come to and remain in the community. Several communities identified specific points in the continuum as higher priority for their area.
- All counties identified the cost of materials and labor as the cause of the lack of housing in the lower and mid-point price ranges. The lack of skilled labor was identified as a contributing factor to labor costs.
- All communities noted that neighboring counties housing markets impacted their border communities' housing needs, suggesting that housing studies and planning require a more regional approach.
- Multiple counties, particularly the lakeshore communities, noted the negative impact of demand for short-term rental on their housing ecosystem.
- Multiple counties noted the need for updated regulations for MEDC tools to reflect current development patterns and land availability in more rural communities. Similarly, multiple counties noted the CDBG Rental Rehab program using HUD income limits at the county level has created barriers. Income guidelines need to be more micro-community targeted vs. countywide. This adjustment would allow for more accurate and targeted support for more of the intended income limits in the housing developments.
- There were repeated calls for tax dollars and public financing to provide infrastructure, removing the burden from the developer and reducing the cost of new development.

RESOURCES & TOOLS



PLAN  HOUSING

Let's create a countywide housing plan!

Additional information can be found at: <https://www.plan4housing.org/>