



2013

Documents available at:
www.grandtraverse.org/planning
under "Housing Initiatives"



Key Findings

Diversity of Housing Stock:

Shortages of accessible housing, small rental units

Affordability:

- Nearly half of all rental households live in unaffordable housing, including 80% of those earning \$20,000 or less
- 40% of owner-occupied households are "low income"
- Average household spends 57% of income on combined housing and transportation — over 60% in rural areas.

Condition:

800 homes in the County are in "poor" condition.

Energy Costs:

Low-income households spend up to 44% of income on energy costs.

Background

Historically, the affordability of housing has been a community-wide concern for the people of Grand Traverse County. In response, Grand Traverse County, with assistance from the Northwest Michigan Council of Governments and funding from a US Department of Housing and Urban Development Community Challenge Planning Grant, developed two documents:

- **The 2012 Housing Inventory**
- **The 2013 Housing Strategy**

The Housing Inventory is an analysis of the condition, quality, and tenure of the existing housing supply in the County. The Housing Strategy determines a course of action, specific implementation steps, and potential partners for future policy initiatives to address the issues identified in the Inventory.

Inventory

The Housing Inventory identifies a need for more rental housing. Renters have higher rates of cost overburden (meaning that they pay more than 30% of their income to housing) than homeowners due in part to shortages of rentals.

Housing conditions are deteriorating. The rural affordable housing option is often in mobile/manufactured homes with many of these homes aging and in poor condition.

The County's population is aging which creates different housing needs.

Finally, because more affordable housing is located in the outlying rural areas, homeowners end up paying more for transportation and energy which increases their overall housing costs.



Key Trends

- Increasing senior population
- Changing housing preferences
 - Smaller homes are in demand from baby boomer and millennial generations*
- Small-lot single-family homes projected to account for 75% of nation's housing demand

Housing Strategy Goals

Build and Preserve

Expand location and energy-efficient housing choices to lower utility and transportation costs, decrease emissions and energy usage, and promote public health.

Target housing activities toward existing communities to increase community revitalizations, improve the efficiency of public works investments, and preserve and protect the region's agriculture and natural resources.

Financing and Resources

Develop greater financial and programmatic capacities to support and enhance housing efforts of existing nonprofits, including maximizing available resources by layering financing and capitalizing the Housing Trust Fund.

Planning and Zoning

Coordinate planning and zoning policies that encourage greater housing choices across government boundaries, including greater variety of housing types, senior or supportive housing, multi-family housing units, housing with accessibility features, and mixed-use development allowing residential uses.

Data and Education

Raise awareness and support of affordable housing among the public, including developing and maintaining data resources, conducting market studies and increasing communication with the public.

Partnerships

The County will implement the Strategy through partnerships with aligned agencies. The Planning & Development Department, Land Bank Authority, Housing Trust Fund and Housing Initiatives will work with local units of government, non-profit housing partners Homestretch and Habitat for Humanity, private developers, and service providers including the Michigan State Housing Development Authority, the Council of Governments and members of the Grand Vision Housing Solutions Network.



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