

1. January 15, 2015 Agenda And Packet

Documents: [1-15-15 AGENDA AND PACKET.PDF](#)

2. January 15, 2015 Handout

Documents: [1-15-15 MEETING HANDOUT.PDF](#)

3. Networks Northwest February 3 Meeting Flyer

Documents: [NETWORKS NORTHWEST FEB 3 MTG FLYER.PDF](#)



## Joint Housing Task Force

4:00 p.m.

Thursday, January 15, 2015

Governmental Center – 2<sup>nd</sup> Floor Training Room  
 400 Boardman Avenue  
 Traverse City, MI 49684

Posted and Published: January 9, 2015

Herb Lemcool, Grand Traverse County  
 Sonny Wheelock, Grand Traverse County

Michael Estes, Traverse City  
 Gary Howe, Traverse City

Sue Courtade, East Bay Township  
 Jeanne Blood, Garfield Township  
 Andy Smits, TC Housing Commission

If you are planning to attend the meeting and you have a disability requiring any special assistance at the meeting, please notify the Traverse City Clerk immediately.

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### Agenda – Third Meeting

1. Meeting Notes from November 20, 2014
2. JHTF Summary Report – To Date
3. Discussion Items:
  - a. Leveraging Incentives and Tools
  - b. Use of Payment of Lieu of Taxes (PILOT)
  - c. Zoning Barriers to Housing
  - d. Definitions of Affordable
  - e. Public-Private Partnerships
  - f. Marketing Community for Affordable Housing
4. Public Comment
5. Next Meeting – Adjournment

## JOINT HOUSING TASK FORCE

SUBJECT: Agenda Review

FROM: John Sych, AICP, Director, Planning & Development

FOR MEETING DATE: January 15, 2015

For the first two meetings, meetings were in a presentation format. For the December meeting, we will be changing to a roundtable format which will allow for better discussion.

The draft JHTF Summary Report is an ongoing collection of the items discussed at the Task Force meetings. We'll add to it as the Task Force continues to meet. Please let me know if you have any questions, changes, or additions.

At the November meeting, there were many items presented to the Task Force, but not much time for in-depth discussion. The Task Force needs to provide some direction on these issues. The December meeting will be covering the following items:

- Leveraging Incentives and Tools. How can these incentives and tools be leveraged so as to better achieve community goals? Is there agreement on how they can be applied?
- Use of Payment of Lieu of Taxes (PILOT). PILOTs are essentially abatements that need to be applied strategically along with effort to ensure they are working as approved. Does a common policy and/or ordinance make sense?
- Zoning Barriers to Housing. In 2007, the Northwest Michigan Council of Governments published a report, "Regulatory Barriers to Affordable Homeownership: An analysis of master plans and zoning ordinances for townships and municipalities in Grand Traverse County and Elmwood Township (Leelanau County, MI)." An update report or discussion with local units of government would help to measure any changes and/or improvements to local zoning. It is advised that this discussion be separate from the Task Force given the extent of such effort.
- Definition of Affordable. There is no single definition of affordable in relation to housing. Variables in creating a definition may be requirements of the funder, determining the ability of a targeted workforce, or a definition based on local conditions. We will present some definitions for discussion.
- Public-Private Partnerships. Public-private partnerships are one way to get the affordable housing mixed in with market rate housing. But what is a public-private partnership and is this community ready to do more such partnerships?
- Marketing Community for Affordable Housing. With the tools, incentives, and certainly demand for housing, is there willingness to market the community to developers and non-profits to develop the housing needed? This effort may include marketing to out-of-town developers.

As always, information about the Task Force is posted here: [www.grandtraverse.org/planning](http://www.grandtraverse.org/planning)  
(Click on "Joint Housing Task Force" on the left)

## JOINT HOUSING TASK FORCE

November 20, 2014

Chair Wheelock called the meeting to order at 4:05 p.m. in the Commission Chambers located in the Governmental Center, 400 Boardman Avenue, Traverse City, Michigan.

**Members Present:** Sue Courtade, East Bay Charter Township  
Michael Estes, City of Traverse City  
Gary Howe, City of Traverse City  
Jeane Blood Law, Garfield Charter Township  
Herb Lemcool, Grand Traverse County  
Andy Smits, Traverse City Housing Commission  
Sonny Wheelock, Grand Traverse County

**Staff Present:** Marcia Carmoney, Grand Traverse County  
Leslie Couturier, East Bay Charter Township  
Jean Derenzy, Grand Traverse County  
Rob Larrea, Garfield Charter Township  
Jered Ottenwess, City of Traverse City  
Russ Soyring, City of Traverse City  
John Sych, Grand Traverse County

### Meeting Notes from October 23, 2014

Moved by Estes, seconded by Courtade to approve the October 23, 2014 minutes as presented.  
Motion carried.

### Meeting Summary

Sych provided an overview of different housing options and needs, and reviewed some examples of developments that have successfully blended market rate housing with affordable housing, i.e. Midtown Development in Traverse City and the Dwelling Place in Grand Rapids.

*Discussion:* Individuals who earn \$10 to \$12 per hour cannot afford an \$800 rent payment.

Soyring reported on the City's housing incentives, regulations and potential development sites. No applications for accessory dwelling units have been filed.

*Discussion:* The area in which accessory dwelling units are permitted may not be affordable for its residents. Q - What is the definition of "affordable" in affordable unit bonus? A - 60% of median income.

Larrea distributed an updated map of Garfield Charter Township's active development projects and potential development/redevelopment sites. Currently they have 17 pilot programs, and are trying to get more development closer to the core.

*Discussion:* Concern about putting density away from services and the dependence on personal transportation. Mixed-use development should be encouraged. Low number of developments

due to developer requirements, i.e. traffic studies, utilities, etc. Smart road guidelines for LaFranier project. Q – Developers for PUD's: are they local or out of county? A – Mixed; larger developments are by downstate developers; Cherry Festival attracts developers. Need to communicate our challenges to out of county developers who may have experience with these issues. Look at ways to increase grant funding to assist developers. Should the City participate in the Housing Trust Fund?

Couturier reported that East Bay Charter Township is in the midst of revamping their Master Plan, and that current zoning does not address affordable housing. Potential redevelopment sites include: Old Ball World; northwest corner of Vanderlip and Hammond; The Avenues; 10-acre ridge east of ice rink; Clous property on Three Mile Road. Couturier provided a handout from Planner, Jay Kilpatrick which outlines some alternative approaches to housing development they are considering.

*Discussion:* Not many jurisdictions have incentives to encourage affordable housing. Need to talk to local Planners to see what barricades, restrictions are in the zoning ordinances.

Derenzy provided an overview of the County's housing incentive tools, i.e. Land Bank Authority, Brownfield Redevelopment Authority and the Housing Trust Fund. The public, private partnership needs to be developed to complete projects. Items to consider: assign a developer fee or percentage to be put towards the Housing Trust Fund; submit a Request For Proposal (RFP) for developments; look at pro forma, how a project can be put together, and partner or market our area for some projects.

*Discussion:* Building 50 is a good example of public, private partnership. Developer is able to apply for funding not available to a governmental agency.

Smits provided an overview of the Traverse City Housing Commission (TCHC) and its Housing Choice Voucher Program. The average voucher pays \$442 towards rent. The Commission is going through a reorganization process, and hope to have a quorum at their monthly meetings with the recent appointment of some new board members. They are currently looking to fill the position of executive director. TCHC meetings are held the third Tuesday at 8:00 a.m. at Riverview Terrace, 150 Pine Street, Traverse City.

#### Public Comment

Betsy Coffia asked the members to consider pushing back the start time of the meeting to accommodate more public attendance.

#### Task Review/Next Agenda

Target Market Analysis

#### Adjournment

Meeting adjourned at 5:55 p.m. The next meeting will be held December 18, 2014 at 4:00 p.m. at the Governmental Center, 400 Boardman Avenue, Traverse City.

# Joint Housing Task Force

## *Summary Report (To Date)* January 15, 2015

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- Elements of a successful community include jobs, **housing choices**, marketplace, a variety of ways to travel, gathering places, municipal services, public safety, and community character.

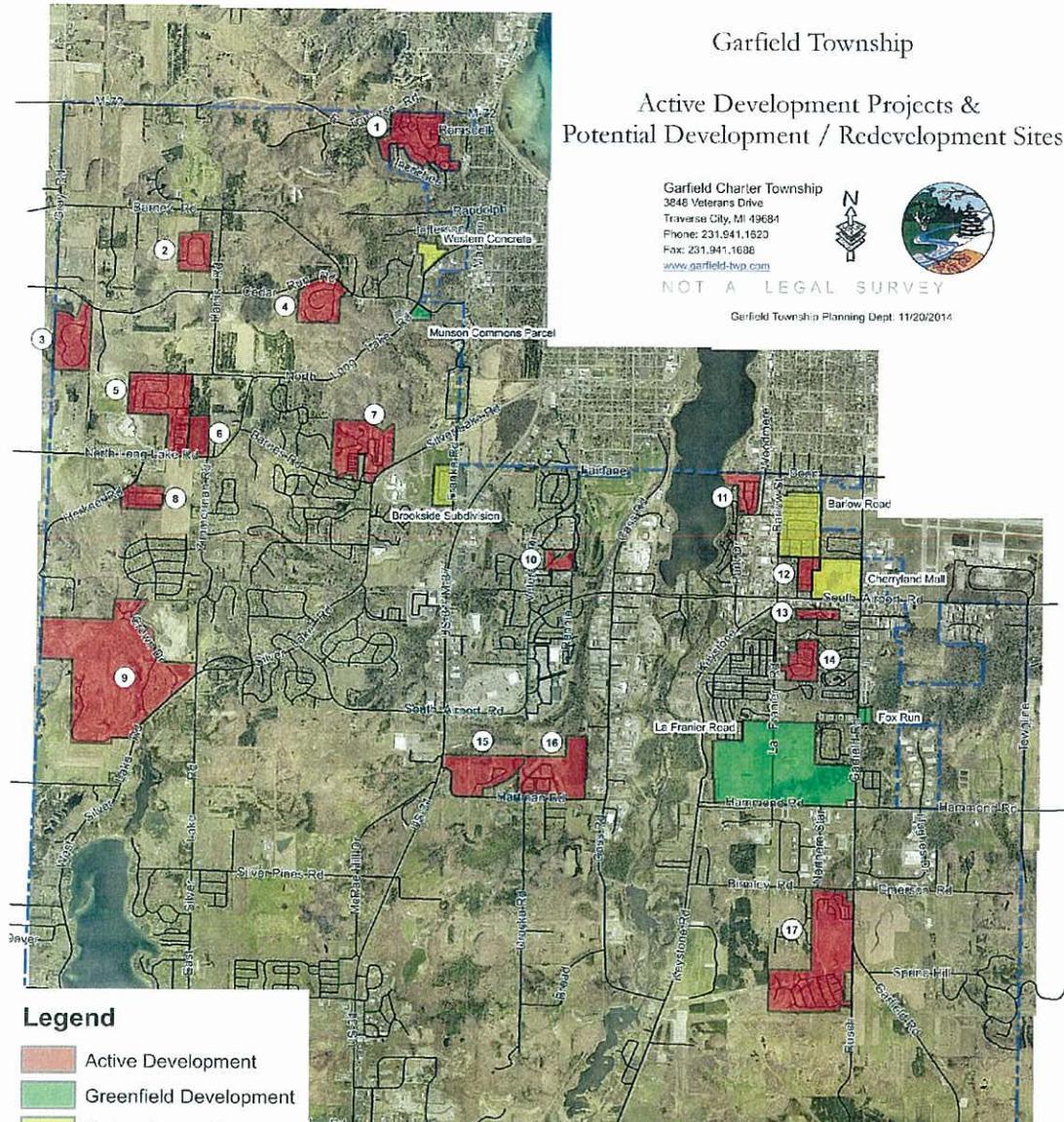
### Local Housing Studies and Strategies

- Local studies and strategies focused on housing include the 1996 Grand Traverse County Housing Needs Study, the 2003 and 2009 Grand Traverse County Housing Needs Assessments, the 2008 Regulatory Framework for Workforce Housing in Traverse City, the 2012 Grand Traverse County Housing Inventory, the 2013 Grand Traverse County Housing Strategy, and the 2014 Framework For Housing Choices In Northwest Michigan.
- Key takeaways from the studies include:
  - Renters make up 23.3% of all households
  - 98% occupancy rate for rentals
  - Nearly half of all rental households live in unaffordable housing, including 80% of those earning \$20,000 or less
  - Housing appreciation is rising faster than income appreciation
  - 32% of renter households suffer from overburden
  - Shortages of accessible housing, small rental units
  - 40% of owner-occupied households are “low income”
  - Average household spends 57% of income on combined housing and transportation — over 60% in rural areas
  - 800 homes in the county are in “poor” condition
- Key strategy goals include:
  - Expand location and energy-efficient housing choices
  - Target housing activities toward existing communities
  - Develop greater financial and programmatic capacities to support and enhance housing efforts of existing nonprofits
  - Coordinate planning and zoning policies that encourage greater housing choices
  - Raise awareness and support of affordable housing among the public

### Current Housing Development Trends

- East Bay Township is working on changing its “growth boundary” area by looking to increase density within it; however, most of the development is happening outside the boundary line. There are two new apartment complexes and another one recently approved.
- Garfield Township has mapped active housing development projects. All levels of income are represented in the projects. Projects include new apartments, some MSHDA funded, single family, mixed-use commercial, duplexes and residential.

# DRAFT



Number	Project Name	Num Approved Res Units	Num Constructed Res Units	Comment	PILT
1	Incochee	102 SFR	50 SFR	High Income	N
2	Stonefield	22 SFR	11 SFR	Moderate Income	N
3	Hills of Westbrook	41 SFR	21 SFR	Moderate to High Income	N
4	Grayhawk	42 SFR	22 SFR	High Income; Steady Permitting	N
5	Lone Tree PUD	60 SFR, 58 duplex units (39 structures)	51 SFR, 36 duplex units (18 structures)	Moderate Income; Steady permitting	N
6	Brookside Commons PUD	72 apt. units	None	Under permitting, MSHDA funded	Y
7	Copper Ridge PUD	55 SFR units, 36 townhouse units	17 SFR units	Moderate Income	N
8	Eaglehurst Estates	45 SFR	3 SFR	Needs municipal services	N
9	The Crown PUD	300 sf units, 46 apt units (Green Meadows)	150 sf units, 46 apt units (Green Meadows)	Moderate Income; Steady permitting	N
10	Boardman Lake Apartments	112 apt. units	112 apt. units	MSHDA Redevelopment	Y
11	Premier Place PUD	180 units in 16 bldgs, 72 unit apt bldg	111 attached units in 11 buildings	Amendment to apartment pending	N
12	Kensington Park PUD	36 apt. units, 62 duplex units (31 structures)	36 duplex units (16 structures)	MSHDA Funded	Y
13	Terrace Estates	25 Duplex Structures (52 Units)	21 Duplex Structures	Moderate Income; Steady permitting	N
14	LaFraniere Villages PUD	29 SFR, 20 townhomes, 120 apt units	Built Out except for 6 duplex structure (12 units)	MSHDA Funded	Y
15	Chelsea Park	326 various units	56 condo units	Moderate Income; New Activity	N
16	Arbors of Traverse	468 apt. units	350 apt units	Final units under permitting	N
17	Ashland Park PUD	217 SFR, 108 duplex units, 152 quadplex units	30 SFR, 6 duplex units (3 structures)	No recent activity	N

0 1 Miles  
Garfield Township

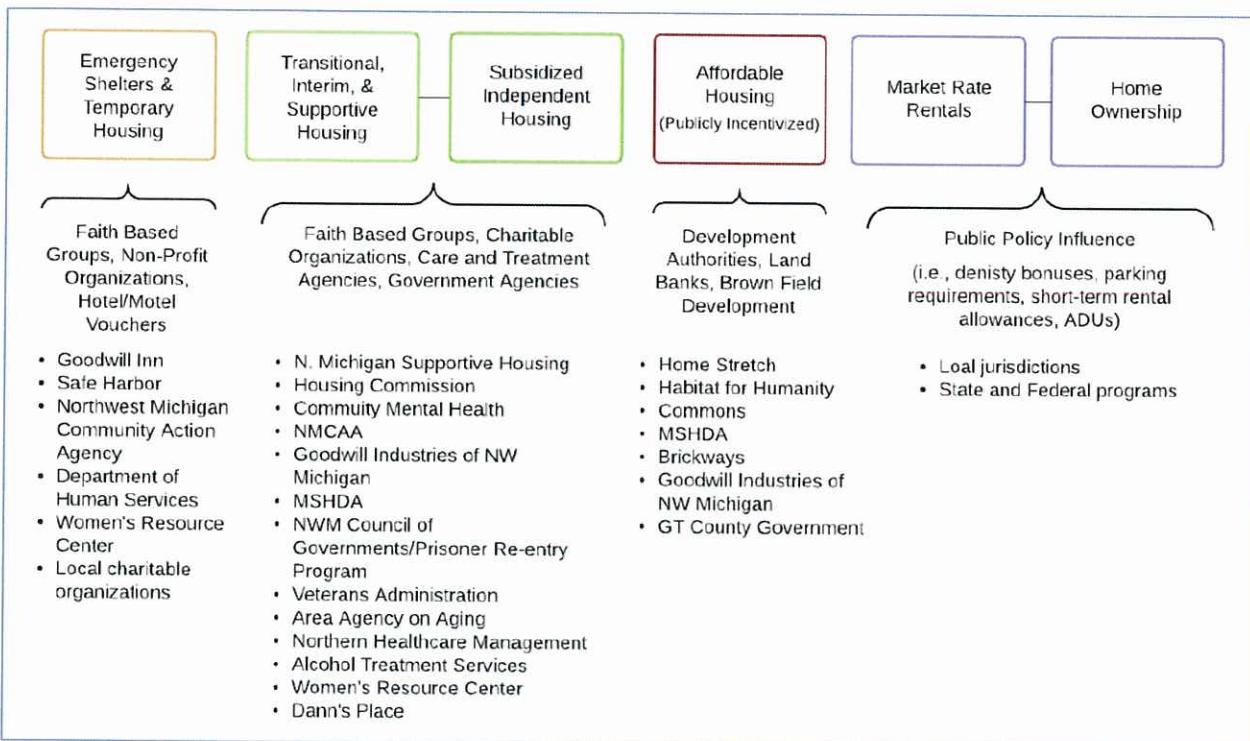
Document Path: I:\GarfieldGIS\Printable Map Projects\Housing\_Current Development 11x17.mxd

# DRAFT

- City of Traverse City has several housing units under construction, but most of them are high-end developments. Accessory dwelling units have been allowed, but no applications have been received.

## Housing Types and Building Types

- The housing continuum illustrates the variation of **housing types** in our community:



- The variety of **building types** for housing need to expand to meet market demand. These often missing building types are called the “missing middle.”



# DRAFT

- Key elements that make successful “middle missing” housing areas include:
  - Medium density development but good design makes it feel like lower density
  - Small footprint and blended densities
  - Smaller, well-designed units
  - Off-street parking does not drive the site plan
  - Simple construction
  - Creating community
  - Marketability
- There are many developments that have successfully blended market rate housing with affordable housing, i.e. Midtown development in Traverse City. A strong non-profit housing developer is often needed to make such developments work. The Dwelling Place in Grand Rapids is a non-profit housing developer that has been often seen as a model ([www.dwellingplacegr.org](http://www.dwellingplacegr.org)).

## Housing Incentives and Tools

- Traverse City's housing incentives and flexible regulations include:
  - Accessory Dwelling Units (ADU)
  - Neighborhood Enterprise Zone (NEZ)
  - Affordable Housing Density Bonus
  - No minimum dwelling size
  - Narrower lots (35 feet wide)
  - Smaller lots (4,000 to 5,000 square feet)
  - Height bonus (extra floor if residential is incorporated in a mixed use building)
  - Low Parking Requirements (1 per dwelling, none for dwellings over commercial or downtown)
- Garfield Charter Township currently has 17 pilot programs, and is trying to get more development closer to the urban core. The Township uses planned unit development (PUD) to allow for flexibility in development.
- East Bay Charter Township is in the midst of revamping its master plan. Current zoning does not address affordable housing. Potential redevelopment sites in the township include: Old Ball World site; northwest corner of Vanderlip and Hammond; the Avenues area; 10-acre ridge east of ice rink; the Clous property on Three Mile Road. The township is interested in alternative approaches to housing development, including cottage housing development.
- Grand Traverse County's housing incentive tools include the Land Bank Authority, the Brownfield Redevelopment Authority, and the Affordable Housing Trust Fund. Public-private partnerships need to be improved to complete projects. Items to consider: assign a developer fee or percentage to be put towards the Housing Trust Fund; issue a request for proposal (RFP) for developments; and, market our area for housing projects with these tools as incentives.
- The Traverse City Housing Commission (TCHC) manages a Housing Choice Voucher Program. The average voucher pays \$442 towards rent. TCHC manages two public housing developments: Riverview Terrace and Orchardview. The TCHC is going through a reorganization process and is currently seeking to fill the position of Executive Director. TCHC meetings are held the third Tuesday at 8:00 a.m. at Riverview Terrace, 150 Pine Street, Traverse City.

## ***Leveraging Incentives and Tools***

- County
  - Land Bank Authority
  - Brownfield Redevelopment Authority
  - Affordable Housing Trust Fund
- TC Housing Commission
  - Housing Choice Voucher Program
  - Public Housing (Riverview Terrace, Orchardview)
  - TCHC Powers: "To purchase, lease, sell, exchange, transfer, assign and mortgage any property, real or personal, or any interest therein, or acquire the same by gift, bequest or under the power of eminent domain; to own, hold, clear and improve property; to engage in or to contract for the design and construction, reconstruction, alteration, improvement, extension, and/or repair of any housing project or projects or parts thereof; to lease and/or operate any housing project or projects;"
- City
  - Accessory Dwelling Units (ADU)
  - Neighborhood Enterprise Zone (NEZ)
  - Affordable Housing Density Bonus
  - No minimum dwelling size
  - Narrower lots (35 feet wide)
  - Smaller lots (4,000 to 5,000 square feet)
  - Height bonus (extra floor if residential is incorporated in a mixed use building)
  - Low Parking Requirements (1 per dwelling, none for dwellings over commercial or downtown)
  - PILOT
- Garfield
  - Planned Unit Development
    - Flexible Design
  - PILOT
- East Bay

### ***Use of Payment in Lieu of Taxes (PILOT)***

Low Income/PILOT projects by municipality:

Traverse City: 15

Garfield Township: 12

East Bay Township: 0

Source: Polly Cairns, Traverse City Assessor

**City of Traverse City Low Income/PILOT Projects**

Description	Parcel No	Address
Low Income		
Bay Hill #1	28-51-110-045-00	600 Bay Hill Dr
Bay Hill #2	28-51-110-041-10	1640 Veterans Dr
TradeWinds Terrace	28-51-109-002-00	851 Fitzhugh Dr
Foundation for Mental Health	28-51-018-001-50	4121 N Three Mile Rd
Bay Oaks Townhouses	28-51-018-001-20	2893 Aero Park Dr
Northwest Michigan Supportive Housing aka Woodmere Ridge Housing Assoc LP	28-51-510-001-00	927 Woodmere Ave
TC COMMONS I LTD DVD HOUSING ASSOC TC Commons (630 Lofts)	28-51-360-006-00	630 Cottageview
Mental or Physical Handicap		
Twelfth Street Non-Profit Housing	28-51-830-010-00	318 W Twelfth St
Kelley Street Living Inc	28-51-474-023-00	924 Kelley St
Fern St Living Center #1	28-51-111-111-10	803 Fern St
Fern St Living Center #2	28-51-111-111-20	809 Fern St
GT Area Community Living Center	28-51-111-032-00	935 Barlow St
Traverse City Housing Commission		
Orchard View (Traverse City City of)	45-51-033-038-20	10200 E Carter Rd
Riverview Terrace (Traverse City City of)	28-51-794-001-10	150 Pine St
Reimbursed by State of Michigan 211.7d		
GT Area Independent Housing (2008 Millages rates charged)	28-51-111-011-30	920 Grant St

Source: Jeane Blood, Garfield Township Treasurer

### Garfield Housing

Low Income/Senior/Voucher Based

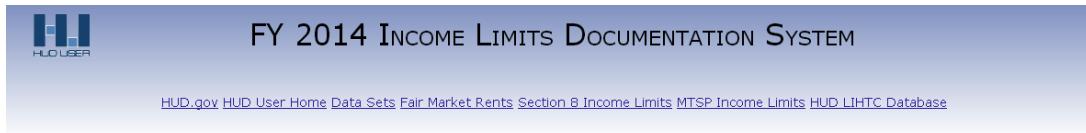
Projects (MSHDA Pilots)	# of Units	Funding	1 Bedroom (Rent)		# 1 Bed (Units)	2 Bedroom (Rent)		# 2 Bed (Units)	3 Bedroom (Rent)		# 3 Bed (Units)	4 Bed (Rent)		Bed (Units)
			Range			Range			Range			Range		
<b>Boardman</b> (Rehab Under Construction- Completion Date 12/15 ?) * 41 Units Rental Assistance / AMI Income	112	MSHDA	\$476.00	\$ 503.00	46	\$ 518.00	\$ 540.00	50	\$ 669.00	\$ 669.00	12	\$ 723.00		4
<b>Brookside Commons</b> ( New Development Under Construction - Completion Date 12/15 ?) * 26 Project Base Vouchers	72	MSHDA	\$ 350.00	\$ 704.00	16	\$ 420.00	\$ 845.00	36	\$ 488.00	\$ 977.00	20			
<b>Aspen Hills</b>	70	MSHDA	\$ 760.00			\$ 779.00		0	\$ 842.00					
<b>TJ Oak Park</b> * No Units Available	48	MSHDA	\$ 426.00			\$ 456.00			\$ 498.00			\$ 534.00		
<b>The Village of Bay Ridge II</b> (Senior Housing - Rent Includes other adult care services)	120	MSHDA	\$ 724.00			\$ 843.00	\$ 868.00							
<b>The Village of Bay Ridge</b> (Senior Housing - Rent Includes other adult care services) * 1 Unit Available			\$ 719.00			\$ 875.00								
<b>Village Glen</b> (Senior Housing - Rent Includes other adult care services) * 2 Units Available	120	MSHDA				\$ 750.00			\$ 850.00			\$ 1,200.00		
<b>Keystone Village</b> (Homeless/Domestic Violence ect. Vouchers on 100% of Units) * No Units Available	24	MSHDA	\$ 553.00			\$ 700.00								
<b>Oak Terrace</b> (Low Income Seniors) * All 1 bedrooms * No Units Available - All Full	78	MSHDA	\$ 434.00		78				0					
<b>Village View Housing</b>	18	MSHDA				\$ 463.00			0					
<b>Ridgewood (Homestretch)</b> * No Units Available	4	MSHDA							\$ 784.00	0				
<b>Carson Square</b> - New Development Approved (Homeless/Domestic Violence ect. Vouchers on 100% of Units)	36	MSHA	\$ 600.00	\$ -										
<b>Total Number of Low Cost/Subsidized/Senior Housing and Average Costs</b>	<b>702</b>	Avg Costs	\$ 570.75	\$ 603.50		\$ 644.89	\$ 751.00		\$ 688.50	\$ 823.00		\$ 819.00		

### Lower Income

Sugar Plum Apartments \$595 - \$795 \* 3 Available

## Definitions of Affordable

**Area Median Income (AMI):** The median income for a region (i.e., a county), as determined annually by the US Department of Housing and Urban Development (HUD). A low-income household is a household earning 80% or less of area median income. A very low-income household is a household earning 50% or less of area median income.



FY 2014 INCOME LIMITS DOCUMENTATION SYSTEM

HUD.gov HUD User Home Data Sets Fair Market Rents Section 8 Income Limits MTSP Income Limits HUD LIHTC Database

FY 2014 Income Limits Summary

FY 2014 Income Limit Area	Median Income <a href="#">Explanation</a>	FY 2014 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Grand Traverse County	\$59,600	Very Low (50%) Income Limits (\$) <a href="#">Explanation</a>	20,900	23,850	26,850	<b>29,800</b>	32,200	34,600	37,000	39,350
		Extremely Low (30%) Income Limits (\$)* <a href="#">Explanation</a>	12,550	15,730	19,790	<b>23,850</b>	27,910	31,970	36,030	39,350*
		Low (80%) Income Limits (\$) <a href="#">Explanation</a>	33,400	38,200	42,950	<b>47,700</b>	51,550	55,350	59,150	63,000

Grand Traverse County 2012 Housing Inventory:

### Income + Transportation + Energy

**Income.** A housing unit is considered affordable to a household if housing costs total 30% or less of that household's income—with “costs” referring either to rent, or, for ownership units, mortgage interest and principal, taxes, and insurance. When households pay more than 30% of their income for housing, they are considered cost overburdened, a financial strain that creates a higher risk of foreclosure or homelessness.

**Income+Transportation.** A housing unit is considered affordable to a household if housing and transportation costs total 45% or less of that household's income.

**Income+Transportation+Energy.** Home energy costs, including electricity and heating costs, can account for 20% or more of a household's budget. Low income households spend a greater percentage of their income on energy costs, and are more likely to experience housing instability due to energy costs.

The typical household in Grand Traverse County spends 57% of their income on housing and transportation costs combined. In rural areas, home to the County's more “affordable” housing, combined housing and transportation costs total well over 60% of a typical household budget.

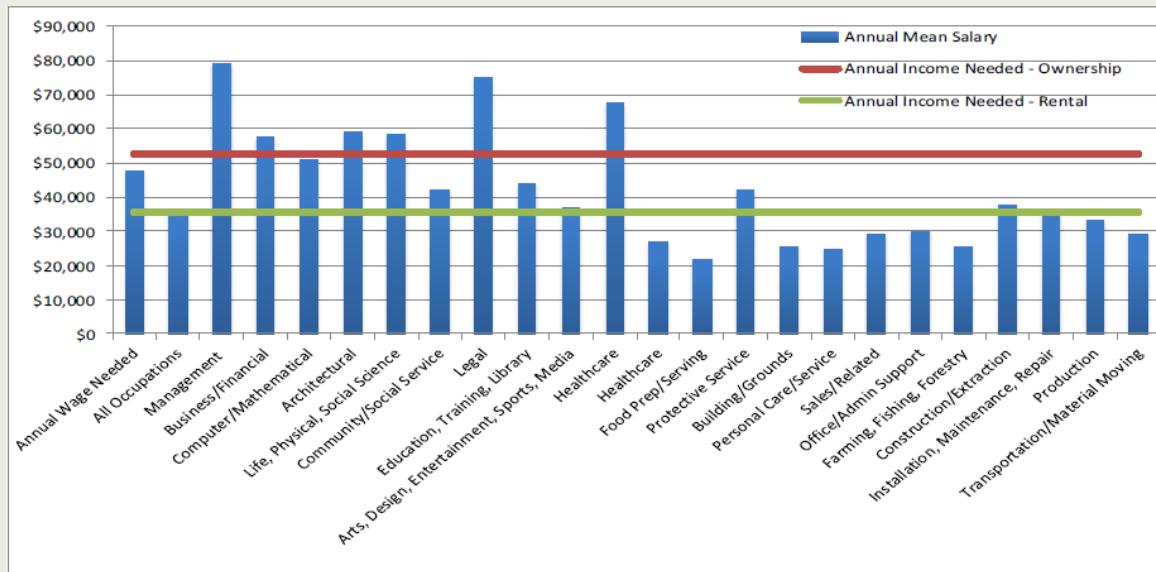
## Incomes and Affordable Ownership Units

*Earnings and occupation data from Bureau of Labor Statistics, 2010; household income and home data from American Community Survey*

	Annual Income Range	Occupations Earning Annual Incomes Within Income Range	% Owner-Occupied Households in Income Range	Affordable Home Price	# Affordable Homes
30% AMI	\$0-\$19,999	Hosts/hostesses Dishwashers Food Prep Workers Cafeteria Coffee Shop Counter attendants Auto Service Attendants	10%	\$0-\$49,999	2%
50% AMI	\$20,000-\$34,999	Social service assistants Preschool teachers Teacher assistants Reporters Coaches Medical, lab, & pharmacy techs Paramedics/EMTs Nursing & home health aides Cooks & Chefs Bartenders & Waitstaff Veterinary Assistants Security Guards Janitors/cleaners Childcare workers Hair stylists Retail sales Administrative Assistants Painters Auto Service Techs/Mechanics Farmworkers	15%	\$50,000—\$87,499	5%
80% AMI	\$35,000-\$49,999	Wholesale & retail buyers Tax preparers Computer support specialists Mechanical drafters Surveyors Substance Abuse Counselors Child/Family Social Workers Teachers Surgical Techs Dental Assistants Protective Service Workers Firefighters Dispatchers	16%	\$87,500 - \$124,999	19%

**Figure 4. Mean Annual Wages and Income Needed for a Median-Priced Home or Rental, 2009**

*Data from US Bureau of Labor Statistics, May 2010 Occupational Employment and Wage Estimates for Northwest Lower Peninsula of Michigan nonmetropolitan area; median ownership costs and rent from 2009 American Community Survey*



*Income needed assumes households will pay no more than 30% of their annual income for housing costs. Ownership housing costs assume mortgage principal, interest, insurance, and real estate taxes.*

## Housing Wage

Figure 4 shows the annual salary needed to afford the average home (homestead-exempt) in the County, based on median housing costs, compared with the annual average wages of workforce sectors in Northwest Michigan.

The “housing wage” is another approach to the issue of affordability that asks how much a household must earn in order to afford a median or average-priced housing unit without paying more than 30% of the household’s income.

### Ownership Wage

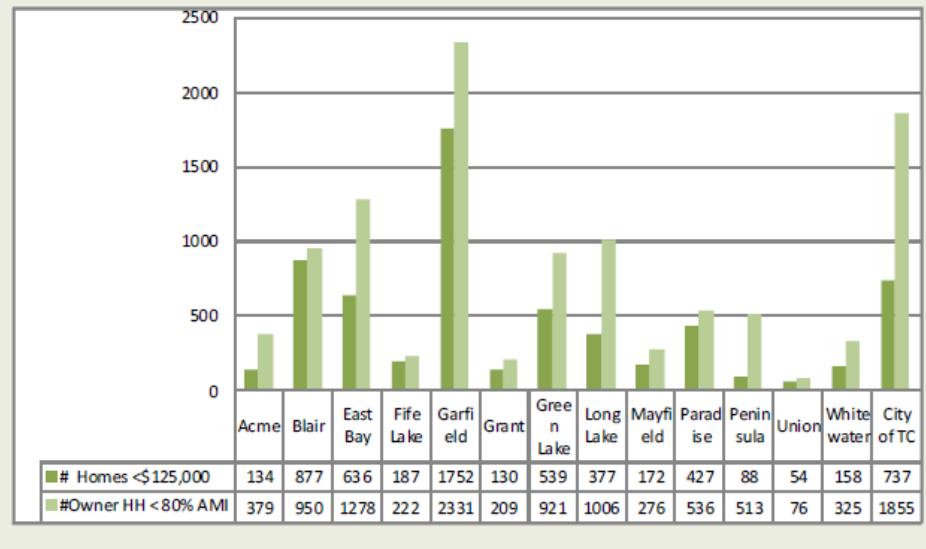
Median Monthly Owner Costs: \$1,314  
Annual Ownership Wage: \$52,560/year

### Rental Housing Wage

Median rent: \$789  
Annual Rental Wage: \$31,560 per year  
Hourly Rental Wage: \$15.17 per hour  
Minimum number of hours a wage worker would need to work per week: 82

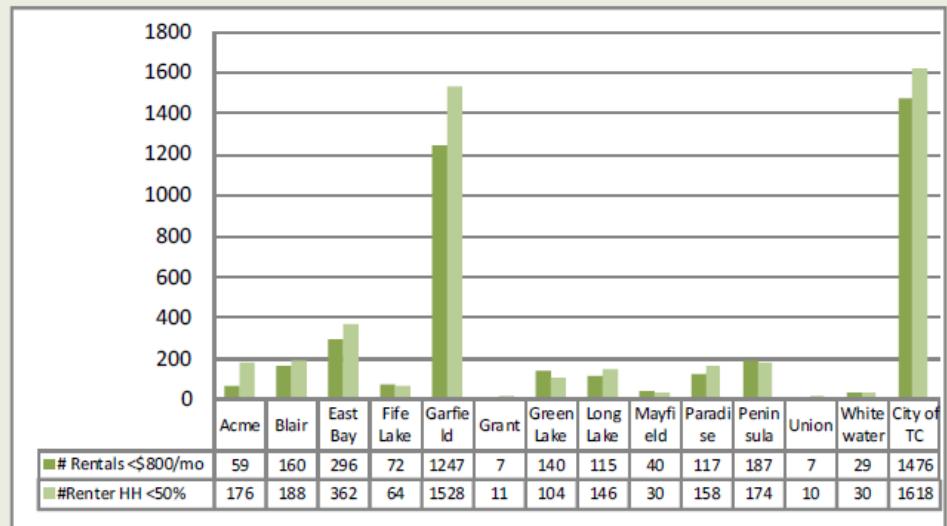
**Figure 5. Low-Income Households and Affordable Homes by Township**

2009 American Community Survey



**Figure 6. Low-Income Households and Affordable Rentals by Township**

2009 American Community Survey



## ***Public/Private Partnerships***

- May include non-profit/philanthropic organizations
- A partnership is a process not a product. Successful navigation through the process results in net benefits for all parties.
- Public sector entities can leverage and maximize public assets, increase their control over the development process, and create a vibrant built environment.
- Private sector entities are given greater access to land and infill sites and receive more support throughout the development process. Many developers earn a market niche as a reliable partner with the public sector and are presented with an opportunity to create public goods.
- Ten Principles of a Public/Private Partnership
  1. Prepare Properly for Public/Private Partnerships
  2. Create a Shared Vision
  3. Understand Your Partners and Key Players
  4. Be Clear on the Risks and Rewards
  5. Establish a Clear and Rational Decision-Making Process
  6. Make Sure All Parties Do Their Homework
  7. Secure Consistent and Coordinated Leadership
  8. Communicate Early and Often
  9. Negotiate a Fair Deal
  10. Build Trust as a Core

### ***Marketing Community for Affordable Housing***

- Clearly identify and illustrate the housing types desired by the community and its willingness to support/approve such housing projects (i.e., good design, variety in types, mixed use).
- Understand/agree that we will need to market outside of the area to developers who have the financial resources and know how to do the types of projects desired by the community.



Northwest Michigan Regional Prosperity Initiative

## Creating Housing Choices in Northwest Michigan Next Steps for Meeting Local Housing Needs & Demand

Community leaders, elected & appointed officials, school officials, real estate agents, developers, landlords, property owners, and housing stakeholders are invited to learn about and discuss strategies to meet housing needs and demand in Antrim, Benzie, Grand Traverse, Kalkaska, and Leelanau Counties.

A meeting on February 3 will include:

- An overview of Northwest Michigan housing needs and summary of target market analysis (TMA) recommendations
- Information on planning, zoning, financing, and other strategies for creating housing opportunities in Northwest Michigan
- Discussion on next steps and opportunities for assistance

**Tuesday, February 3**

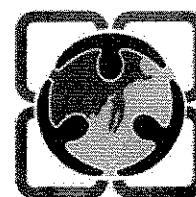
10 a.m. – 12 p.m.

Governmental Center – Training Room, 2<sup>nd</sup> Floor  
400 Boardman Ave, Traverse City

**FREE**

A light breakfast will be served. Please RSVP by January 30 to:

Elizabeth Calcutt, Networks Northwest  
231-929-5048  
[elizabethcalcutt@networksnorthwest.org](mailto:elizabethcalcutt@networksnorthwest.org)



**FRAMEWORK  
FOR OUR FUTURE**  
A REGIONAL PROSPERITY PLAN

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To access housing target market analysis reports for Northwest Michigan,  
or for more information on the *Framework for Our Future*, please visit  
[www.networksnorthwest.org/rpi](http://www.networksnorthwest.org/rpi)