

Northwest Michigan
**HOUSING
SUMMIT 2017**

Monday, October 16, 2017



**Networks
Northwest**

Talent / Business / Community





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FHLBank

INDIANAPOLIS



AREA AGENCY ON AGING

of Northwest Michigan



Habitat for Humanity®

Grand Traverse Region



Thank You!

- Housing Solutions Network
- Bob Filka, Home Builders Association of Michigan
- Luke Forrest, Michigan Municipal League
- Doug Luciani, TraverseCONNECT
- Sid Van Slyke, Chemical Bank
- Tom Edmiston, Cinnaire
- Valarie Handy, USDA-Rural Development
- Lily Fossel, Laurie Volk, Zimmerman Volk
- Kent Wood, Northern Michigan Chamber Alliance
- Patrick Moran, Ottawa County United Way



Today's Focus: Housing – For Everyone

- Affordable housing
- Workforce housing
- Attainable housing
- Low-income housing
- Market-rate housing
- Transitional housing
- Subsidized housing

For...

- Low-income workers
- Moderate-income and entry-level
- Disabled
- Elderly
- Homeless
- Professionals
- Service workers
- Families
- Young people
- Single people



Solutions – For Everyone

- Single-family homes
- Apartments
- Shared housing
- Small (tiny?) homes
- Lofts
- Townhomes
- Senior housing
- Mixed use
- Mixed income



All you need is...

- Affordably priced land
- Appropriate zoning
- Infrastructure
- Financing
- Subsidy
- Long-term affordability guarantees
- Public support



All you have to do is...

- Change minds
- Change zoning
- Build sewer and water
- Lower the cost of land
- Find investors
- Find a workforce
- Screen buyers/renters
- Enforce long-term affordability guarantees
- Find a lawyer
- Go to court
- Repeat



A Common Denominator: The Development Process

- No matter the housing type, development is expensive, risky, and time-consuming.
 - How do we impact the process?
 - Where do we start?
 - Who needs to be involved?



- **Advocates** change minds
- **Local governments** change zoning
- **Local governments** (and state & feds) build sewer and water
- **Local, state, and federal government subsidies, incentives, and zoning** lower the cost of land
- **Developers, businesses, and housing organizations** find investors
- **Businesses and schools** develop a workforce
- **Nonprofits** screen buyers/renters
- **Nonprofits/housing organizations** enforce long-term affordability guarantees



(Trying to) Organize the Chaos

- Housing partnership proposal
- Apartments in Traverse City, Garfield Township under construction
- Zoning changes/rezonings in Charlevoix and Boyne City
- Housing assessments in Benzie and Wexford Counties
- Development proposals in Northport, Frankfort, Manistee, Traverse City, Cadillac, Kalkaska
- Action/advocacy groups in Leelanau, Benzie, and Petoskey/Harbor Springs
- Housing Summit: Our biggest network!



Today's Agenda

- 9:30 Housing Challenges Report from HBA of Michigan
- 10:30 Break/Migration
- 10:45 Breakout sessions
- Accessing Capital for Housing Development
 - Getting Ready for Development
 - Shared Housing Programs
- 12:15 Housing Awards
- 12:30 Housing, Demographics, and Our Economic Future: Laurie Volk
- 1:45 Housing Policy Discussion
- 3:00 Learning from Our Neighbors



What Next?

- All Powerpoints/materials will be available online at www.nwm.org/housingsummit
- Evaluation survey will be emailed post-Summit
- Conversations continue: Housing Solutions Network
 - 9 a.m., second Wednesday of each month

