

Housing Choices in Benzie County

The region's population is changing—and with these changes come new housing needs and preferences.

New trends point to increasing demand for small homes, apartments, condominiums, and townhouses – along with a growing need for rentals. Some of this increasing demand comes from growing numbers of seniors. As individuals age, changing needs and smaller household sizes leave many seniors looking to downsize and move to smaller homes, apartments, or townhouses in walkable areas—often with accessible or barrier-free features.

The need and demand for rentals is also expected to grow, as homeowners over the age of 55 are becoming more likely to look for rentals, and credit issues continue to affect many households that may have been more likely to purchase a home in the past. And, as younger households contend with issues like student loan debt, rising energy costs, a tight employment market, and the need for flexibility, they, too, are more likely to rent than own. Young renters and homebuyers alike have tended to look for smaller homes in walkable areas – which help to reduce their energy and transportation costs while providing easy access to a community's jobs, shopping, and entertainment. But, because of the focus in the past on large single family homes, the region's housing stock may not offer the housing choices that our changing population is looking for.

42

Percentage of Benzie County rental households with only one person

24

Percentage of rental units that are one-bedroom or smaller

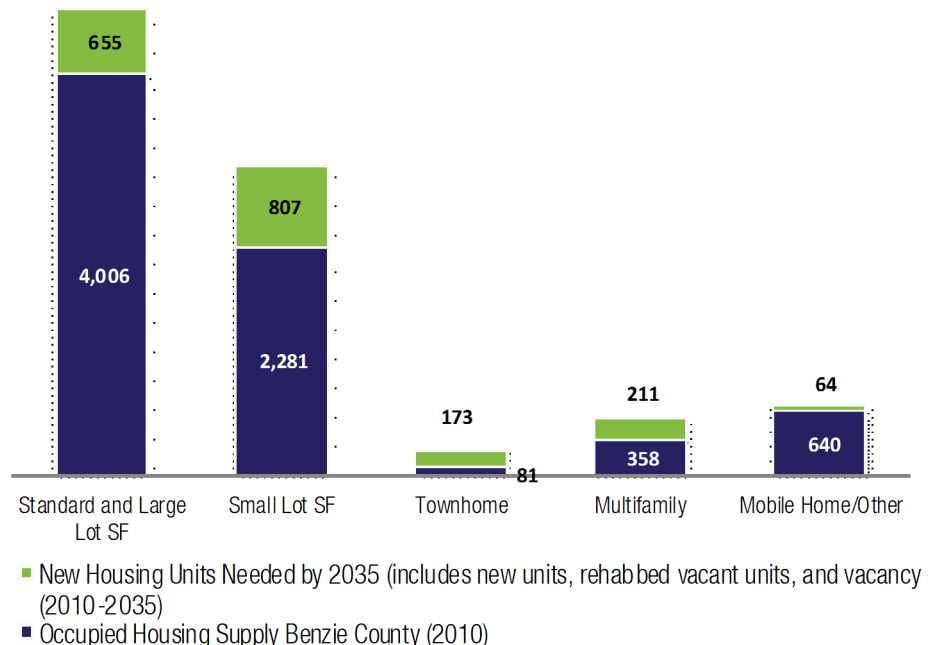
46

Percentage of Benzie County homes that are small lot single family homes, townhomes, or multi-family homes

75

Percentage of future housing demand that will be focused on small lot single family homes, townhomes, or multi-family homes

Current Housing Stock and Future Housing Demand, Benzie County



Accessible Housing

Accessible housing includes features—like lower cabinets or appliances, wider doorways, ramps, and grab bars—designed to meet the needs of individuals with permanent or short-term disabilities. As individuals age, these accessibility features become more important in order to allow individuals to remain in their homes. Most individuals are expected to experience a permanent or temporary disability at some point in their lives; and over half of those aged 75 or older have physical difficulties related to independent living, as do a quarter of those aged 65-74.

Housing Condition

Studies show that living in poor-quality, inadequate, or substandard housing has long-term effects on health, educational attainment, and quality of life. Inadequate housing can increase exposure to allergens, indoor air pollutants, and extreme hot or cold temperatures, especially affecting vulnerable household members like children and the elderly. And because of the need for repairs or maintenance expenses, it can also affect the affordability of a home or increase the risk of homelessness.

Substandard housing is often defined by the American Housing Survey as housing that is overcrowded or that lacks complete plumbing of kitchen facilities. In Benzie County,

- ⇒ 49 homes lacked complete plumbing
- ⇒ 38 homes lacked complete kitchen facilities
- ⇒ 174 housing units were overcrowded
- ⇒ 308 homes were classified by tax data as being in “poor” condition, with significant deterioration.

Local Government Roles in Housing

Local government plays an important part in creating housing choices, through zoning and infrastructure.

- ⇒ **Zoning** is a local law that regulates land and buildings. It often provides limits on how many homes are allowed per acre, what types of homes can be built, and where they may be located.
- ⇒ **Infrastructure and services**, such as sewer and water, may be needed for some types of development – especially higher density or multi-family development like apartments or condominiums.



To meet the increasing demand for smaller housing units, rentals, and multifamily homes, these types of homes need to be allowed by zoning and other local policies. However, many communities in the region are zoned mainly for single-family homes on large lots, with little room or opportunities for small homes, apartments, or townhomes. Without regulatory support, developers and builders can't build the homes and apartments that consumers are looking for. Local governments can help accommodate this demand with policies that:

- ⇒ Allow for smaller homes
- ⇒ Provide opportunities for multifamily development and higher-density housing in areas that are close to jobs, services, schools, shopping, and entertainment.
- ⇒ Allow for small housing types like accessory dwelling units—also called granny flats or mother-in-law apartments – in existing neighborhoods.

This information is provided as part of the *Framework for our Future: Tools and Strategies for Supporting the Grand Vision*, a regional planning resource that is being developed by the Northwest Michigan Council of Governments, dozens of local, regional, and statewide organizations, and the public. The *Framework* will be available to local communities and other stakeholders that are looking for ways to address local challenges while meeting community goals and supporting the Grand Vision. For more information, please visit www.nwm.org/framework. To give input and share ideas on the Framework, please visit