

Max Loves Midland Navigation Team

Topic:
Housing Study

February 12, 2024, 9-11 am





Midland

An inclusive community.

Together. Forward. Bold.

An exceptional place where everyone thrives.



Building Our Livelihood

Economic development, infrastructure



Developing Our Talent

Talent, education, youth development and engagement



Caring for Our People

Human services, social services, poverty, housing, mental and physical health, public safety



Enriching Our Community

Arts, culture, entertainment, recreation, diversity, community leadership, environment

Agenda



Welcome & Opening Exercise – Kathy & Sharon

Review of COE Goals & Objectives – Lou & Kristin

Housing History in Midland County

Housing Study Overview – Jacob Kain

Impact of Economic Development – Nicole Wilson

Current Housing Needs in Midland County

Housing Forward Initiative – Jenifer Acosta

Real Estate Market Update – Brandon Lewis

Future Housing Plans in Midland County

City of Midland's Master Plan – Jacob Kain

Lower Income Housing in the Community – Jennifer Chappel

Communications Update – Kevin LaDuke

Action/Community Engagement – Kathy Snyder

Closing Activities – Table Discussion

Introductions and Menti



Introduce yourselves briefly at the table: Name, Role in Community

Together as a table, discuss: What do you know about how Midland County is addressing housing?

Join at menti.com | use code 7266 8796

Mentimeter

How many times have you attended this quarterly meeting?



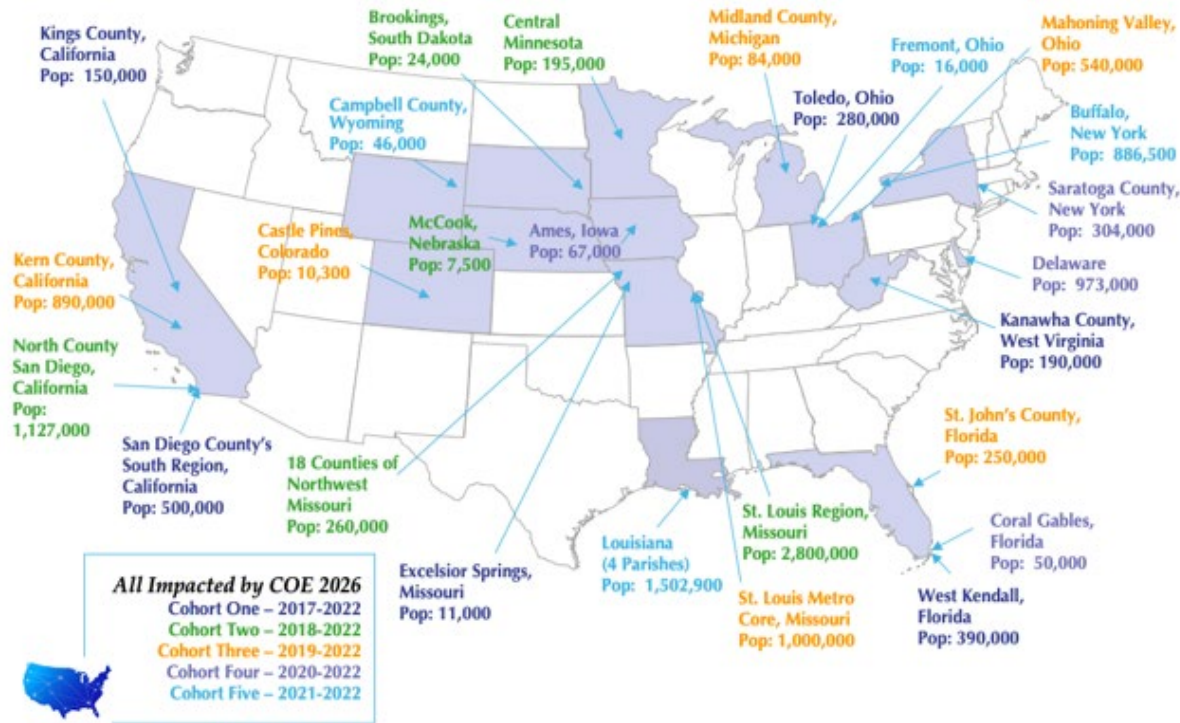
Rate your familiarity with the following related to housing:



communities of excellence²⁰²⁶

- Collective Impact Model
- Work done through
 - Instructional webinars
 - Highly structured self-analysis
 - Experience sharing with other communities undertaking COE in a national Learning Collaborative





communities of excellence 2026

From Fighting Fires to Innovation: An Analogy for Learning

Learning is an essential attribute of high-performing organizations. Effective, well-deployed organizational learning can help an organization improve from the early stages of reacting to problems to the highest levels of organization-wide improvement, refinement, and innovation.

1



Reacting to the problem (0–5%)

Run with the hose and put out the fire.

2



General improvement orientation (10–25%)

Install more fire hoses to get to the fires quickly and reduce their impact.

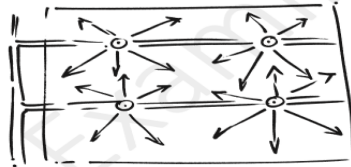
3



Systematic evaluation and improvement (30–45%)

Evaluate which locations are most susceptible to fire. Install heat sensors and sprinklers in those locations.

4



Learning and strategic improvement (50–65%)

Install systemwide heat sensors and a sprinkler system that is activated by the heat preceding fires.

5



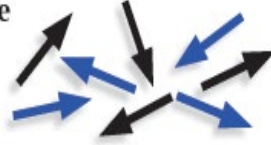
Organizational analysis and innovation (70–100%)

Use fireproof and fire-retardant materials. Replace combustible liquids with water-based liquids. Prevention is the primary



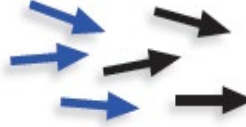
Stages of Maturity

Reactive



Strategic
and Operational
Goals

Early



Strategic
and Operational
Goals

Mature



Strategic
and Operational
Goals

Role Model



Strategic
and Operational
Goals



communities of excellence™ 2026

Navigation Team

- *Educate*
- *Advocate*
- *Participate*



Housing Study

Jacob Kain, Assistant City Manager for Development Services, City of Midland

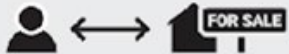


Midland County Housing Analysis (2018)

- For the *median* household, Midland County is an affordable place to live
- Existing housing inventory is not well aligned to current needs
- Midland County has over produced owner units relative to the growth of owner households
- Midland County has under produced rental units relative to the growth in rental households
- These market dynamics create issues for individual households and the community



Midland County Housing Analysis (2018)



Gap between Owner Units and Owner Households by Income, 2016

HOUSEHOLD INCOME	Approximate AMI Range	UNIT GAP	
		MIDLAND COUNTY	MIDLAND CITY
Less than \$20,000	0-30%	965	223
\$20,000-\$34,999	30-50%	1,879	598
\$35,000-\$49,999	50-75%	2,794	1,638
\$50,000-\$74,999	75-110%	455	797
\$75,000+	110%+	-6,119	-3,316

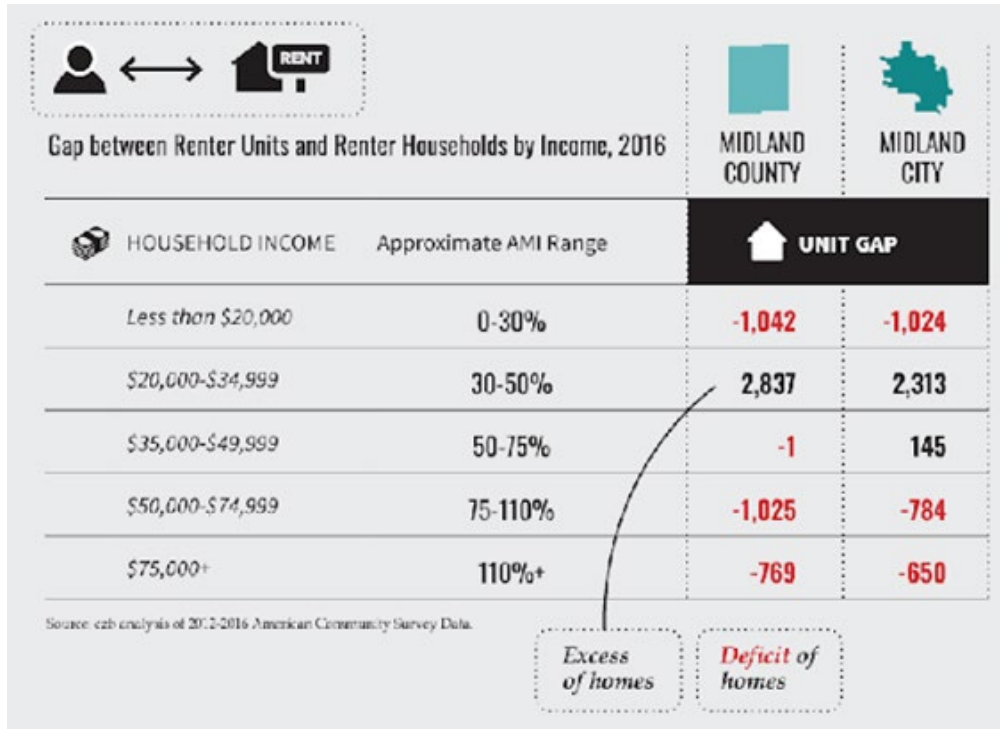
Source: c2b analysis of 2012-2016 American Community Survey Data.

Excess of homes

Largest deficit of homes



Midland County Housing Analysis (2018)



Midland County Housing Analysis (2018)

- Low-income rental households are often cost burdened, since the supply of affordable housing is insufficient
- Low income housing requires subsidy
- Neighborhood deterioration is a risk

Over-supply of single family units at middle price points

+

Undersupply of rental units

=

Conversion to rental without the income to support ongoing investment



Impact of Supply Issues

Higher income households

Settle (cheaper house, fewer amenities, etc.)

OR

Go elsewhere

Lower income households

Settle (usually at unsustainable rent level)

OR

Go elsewhere

OR

Go unhoused



A lot has changed since 2018

- Current inventories of owner housing available for sale are at all time lows
- Aging population needs different housing types
- Demand for more housing space increasing due to Pandemic
- Rising: cost of construction, interest rates, and rental rates



Housing Study Update

- Disaster Recovery grant funding available through MEDC
- Grant application submitted in January by Midland County
- Study update to follow, if awarded



Discussion Questions

Fill out the form!

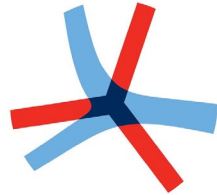
Questions



Midland Business Alliance

Nicole Wilson

Vice President, Economic Development



MIDLAND
BUSINESS
ALLIANCE





Michigan is NOT growing.



Midland is BARELY growing.



Talent is the biggest issue facing our business community.

Midland NEEDS (and  's)
our businesses.



Our businesses
NEED talent.



Talent NEEDS housing &
prioritizes PLACE.

Access to great opportunities & experiences
Great places to live, learn, create, work & play
Welcoming communities to call home



Housing & Economic Development

Talent should be able to live in the community they serve.

Our housing shortage dramatically limits the ability for our existing businesses to grow, new businesses to locate here, resulting in limited economic growth.



Housing Forward & The Midland Business Alliance
in collaboration with the County of Midland

Requested \$60,000 for an updated
Housing Needs Assessment
from the
Disaster Recovery Planning Grant



Proposed Needs Assessment will include:

- Economic Characteristics & Trends
- Housing Supply Analysis
- Secondary Housing Data
- Housing Market Conditions
- Stakeholder Surveys
- Housing Demand (Gap Analysis)





HOUSING FORWARD

Jenifer Acosta

Vice President, Real Estate Development
Renovare Development

Local Lead, Housing Forward

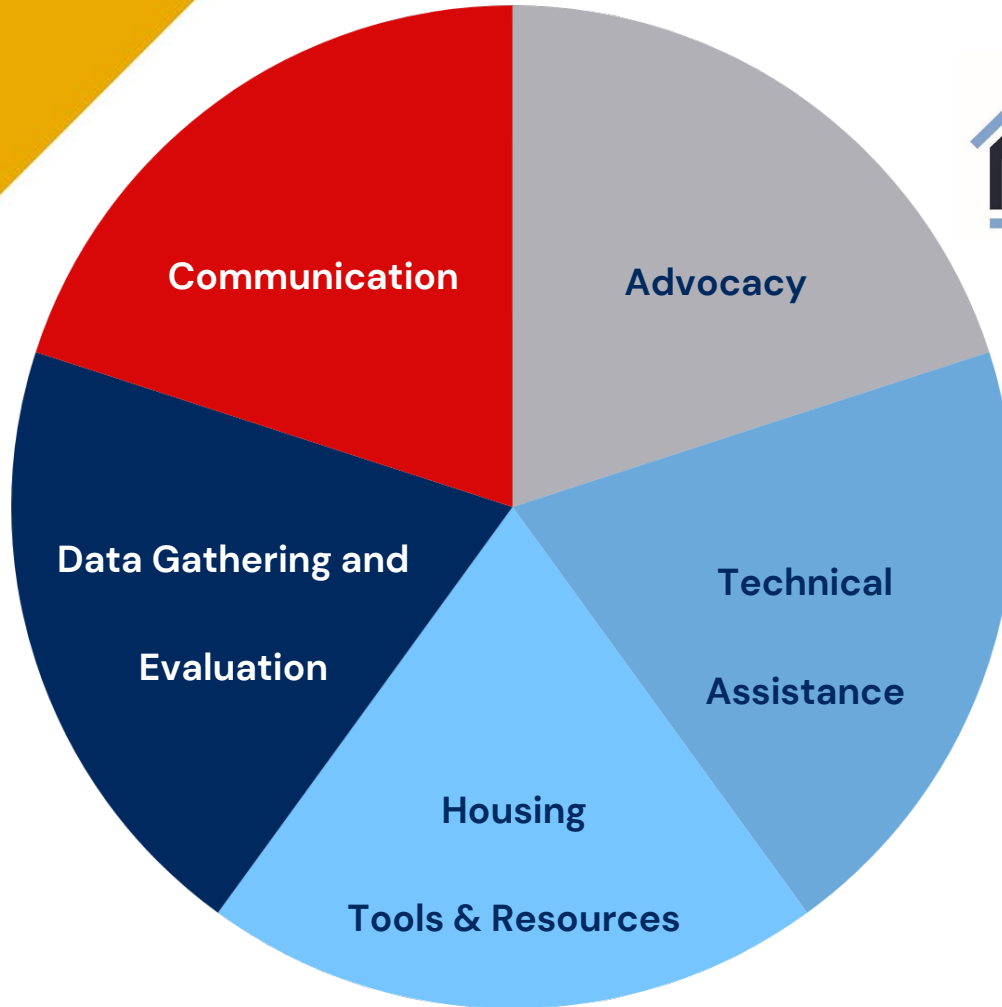


A community-based initiative to holistically approach and implement solutions to develop and rehabilitate **attainable** housing throughout Midland County.



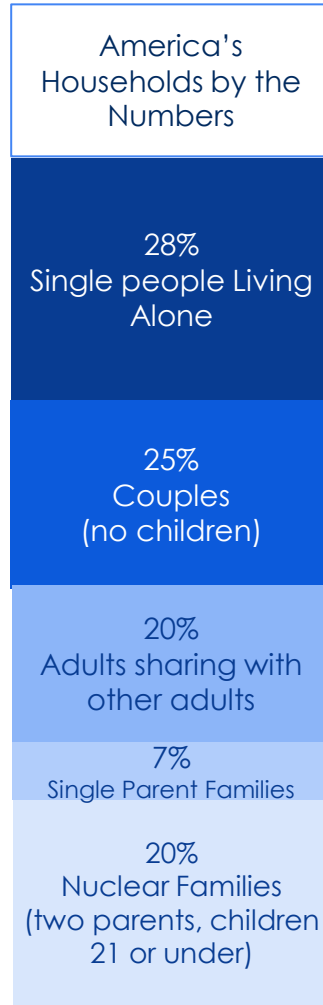


Strategies
**HOUSING
FORWARD**





AARP Making Room: Housing for a Changing America. 2018.



80%
OF AMERICAN
HOUSEHOLDS
ARE NOT
TRADITIONAL
NUCLEAR
FAMILIES

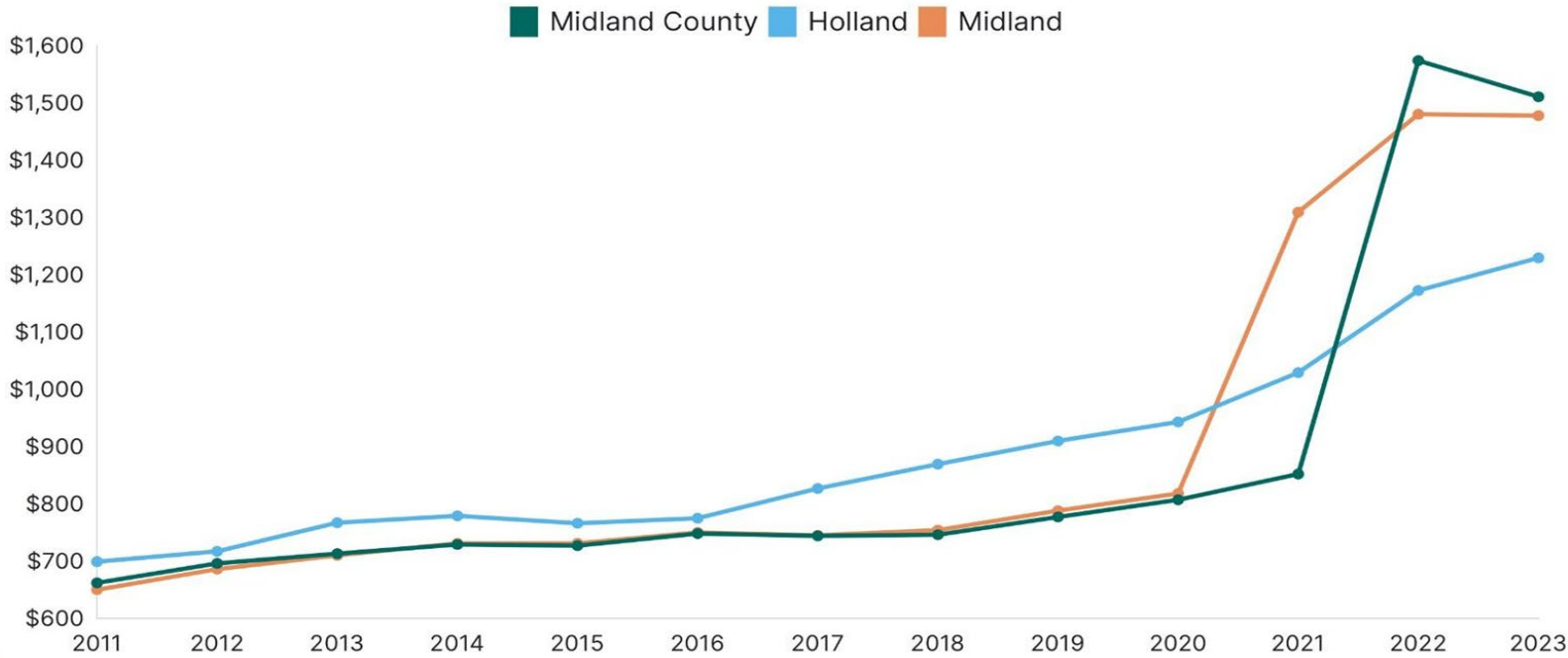


72%
OF AMERICAN
HOUSING
UNITS CATER
TO
TRADITIONAL
NUCLEAR
FAMILIES



Housing Affordability

Median Rent Over Time (2011 - 2023)





Midland Data Portal

MIDLAND



DEMOGRAPHICS

HOUSING SUPPLY

HOUSING EQUITY

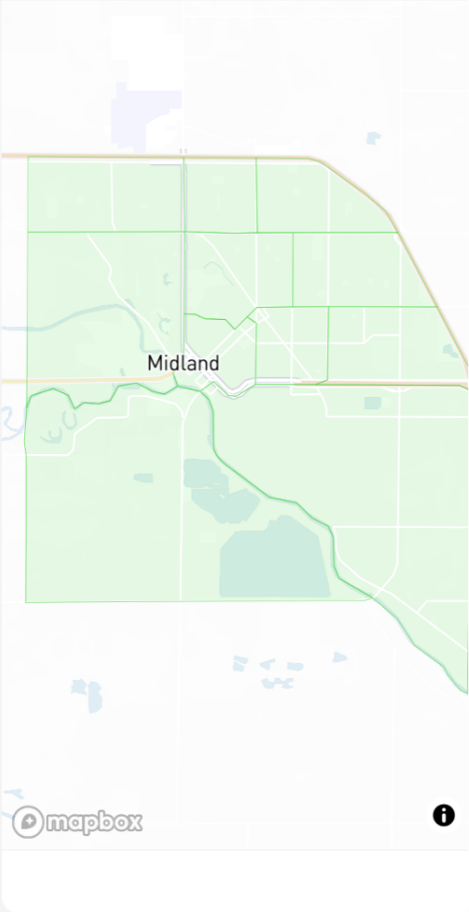
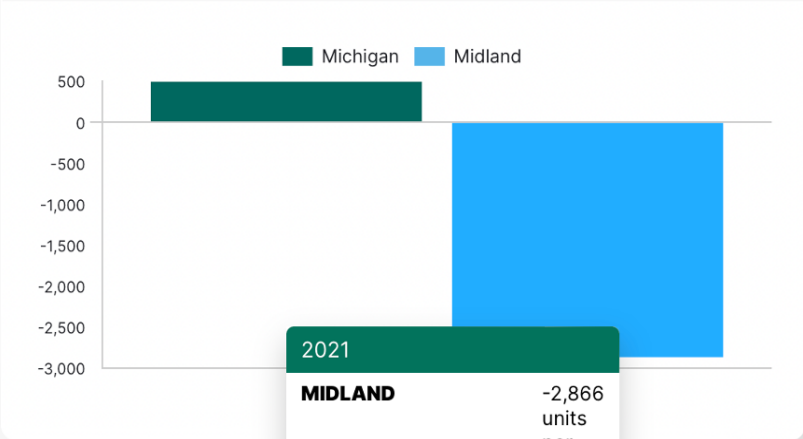
HOMEOWNERSHIP

RENTAL AFFORDABILITY

HEALTH & HOUSING

JOBS

Units Permitted Per 1,000 Jobs Created, 10-Year Average (2021)





Vernacular

EMPHASIZE

Homes
Workforce Housing
Young Families
Working People
Middle Class
We, Us, Our

USE SPARINGLY

Housing
Housing Options
Housing Alternatives
Community housing
They, Them, Ours

DE-EMPHASIZE

Affordable Housing
Low-Income Housing
Housing as a Right
Deserving
Public Policy

Storytelling

- **Thriving Communities** & Attainable Housing
- Understanding the Housing Need: **Attracting Talent**
- The **Missing Middle in Midland**

- How **Housing Drives** the **Local Economy**
- How **Housing Impacts** Community **Development**
- **Housing Assessment Results**



Who is struggling? Midland County

Source: 2020 Census



Food Service

\$25k (avg)
>50% AMI



Admin. Support

\$42k (avg)
>80% AMI



Female Nurses

\$45k (avg)
100% AMI



Female Teachers

\$52k (avg)
100% AMI



Police/Fire

\$54k (avg)
100% AMI



NonProfit & Social Service

\$43k (avg) \$68k (avg)
100% AMI 100% AMI



**HOUSING
FORWARD**



Please Follow us on Social Media!



Advocacy

Land

Lumber

Labor

Laws

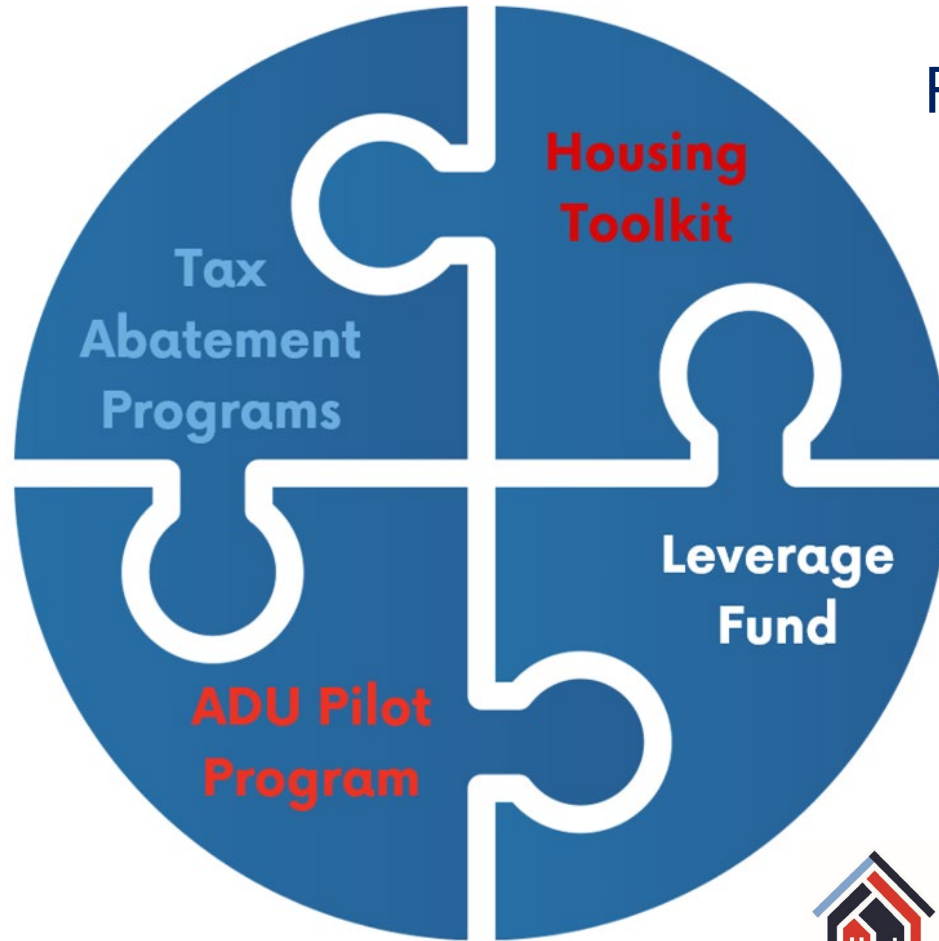
Loans



**HOUSING
FORWARD**



Tools & Resources



**HOUSING
FORWARD**



Technical Assistance





Contact Us

HousingForward@mbami.org

jenifer@renovaredevelopment.com

305.505.8850

Ayre Rhinehart Real Estate Partners

Brandon Lewis



Midland County MLS

Active Residential & Condo

Midland County Only, Residential & Condo

12/31/23	90
12/31/22	66
12/31/21	67
12/31/20	101
12/31/19	225
12/31/18	234

36.4 %

Increase in
Active Listings over 12/31/2022

61.5 %

Decrease in
Active Listings over 12/31/2018

Historical	
12/31/17	223
12/31/16	280
12/31/15	369
12/31/14	449
12/31/13	371
12/31/12	366
12/31/11	408
12/31/10	405
12/31/09	483
12/31/08	480



Price Range	Units Sold	Avg Sales Price	Avg Price / SqFt	Avg DOM
\$ 0 - \$ 99,999	58	\$ 67,884	\$ 65	29
\$ 100,000 - \$ 149,999	136	\$ 128,191	\$ 121	23
\$ 150,000 - \$ 199,999	178	\$ 172,090	\$ 140	14
\$ 200,000 - \$ 249,999	144	\$ 222, 776	\$ 141	15
\$ 250,000 - \$ 299,999	97	\$ 270,942	\$ 150	13
\$ 300,000 - \$ 399,999	136	\$ 343,179	\$ 166	20
\$ 400,000 - \$ 499,999	64	\$ 442,019	\$ 201	35
\$ 500,000 & Up	64	\$ 631,796	\$ 216	47

Year	2019 (MLS)	2020 (MLS)	2021 (MLS)	2022 (MLS)	2023 (MLS)
# of Listings Sold	1234	1248	1253	1096	877
Avg SPrice:	\$184,355	\$191,285	\$224,218	\$256,073	\$257,424
Median SPrice:	\$155,000	\$165,000	\$187,500	\$219,950	\$219,000
Avg DOM	45	39	20	19	23
Avg \$/SqFt:	\$101	\$105	\$125	\$141	\$148





How can people from the Max Loves Midland Navigation Team help..... by telling the true stories of real estate in Midland.

1.How do we build more homes?

2.How do we get more attainable housing?



City of Midland's Master Plan



Midland City Modern

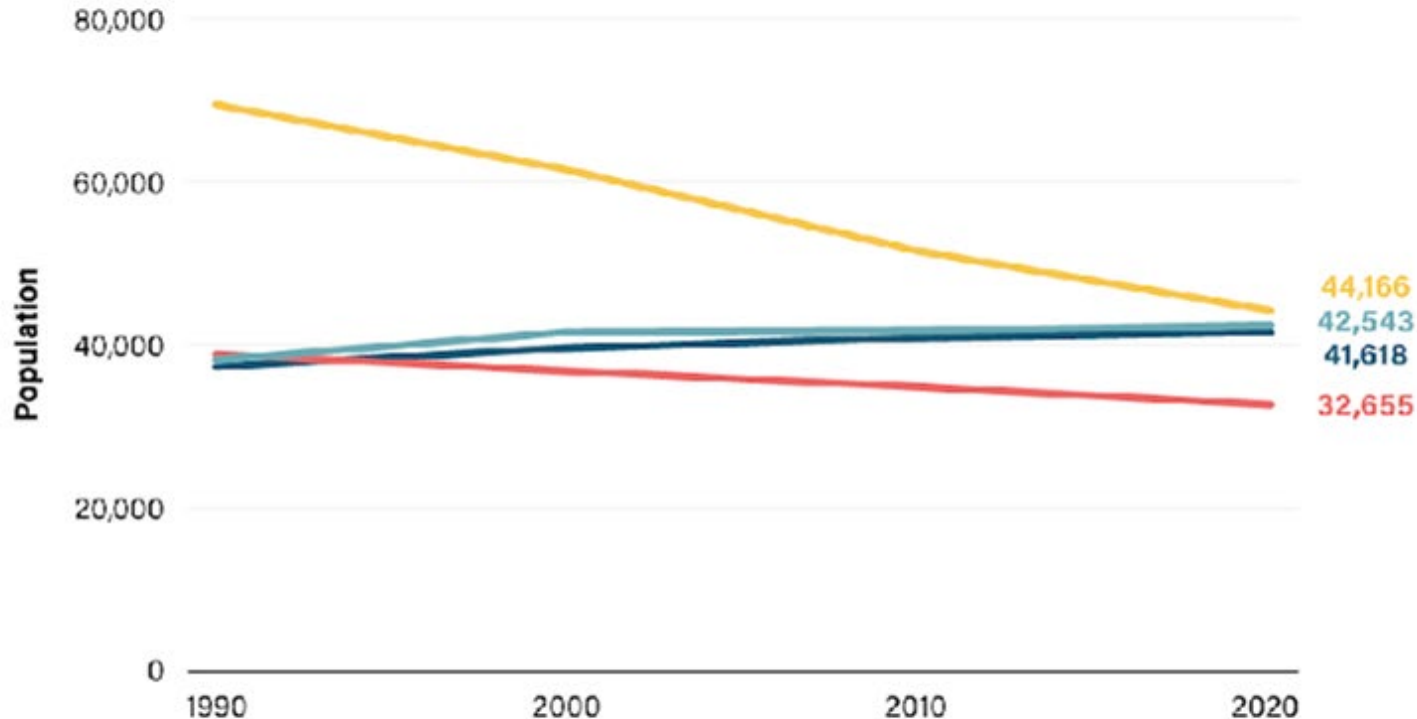
- A new proposed Master Plan for Midland
- Created through a multi-year public engagement process
- Review the plan at www.midlandcitymodern.com.



Midland is **growing slowly**, while regional peers are generally shrinking.

Population trends by community (1990-2020)

- Midland
- Saginaw (city)
- Saginaw (twp)
- Bay City



Household Sizes

1950

4.1
persons



2020

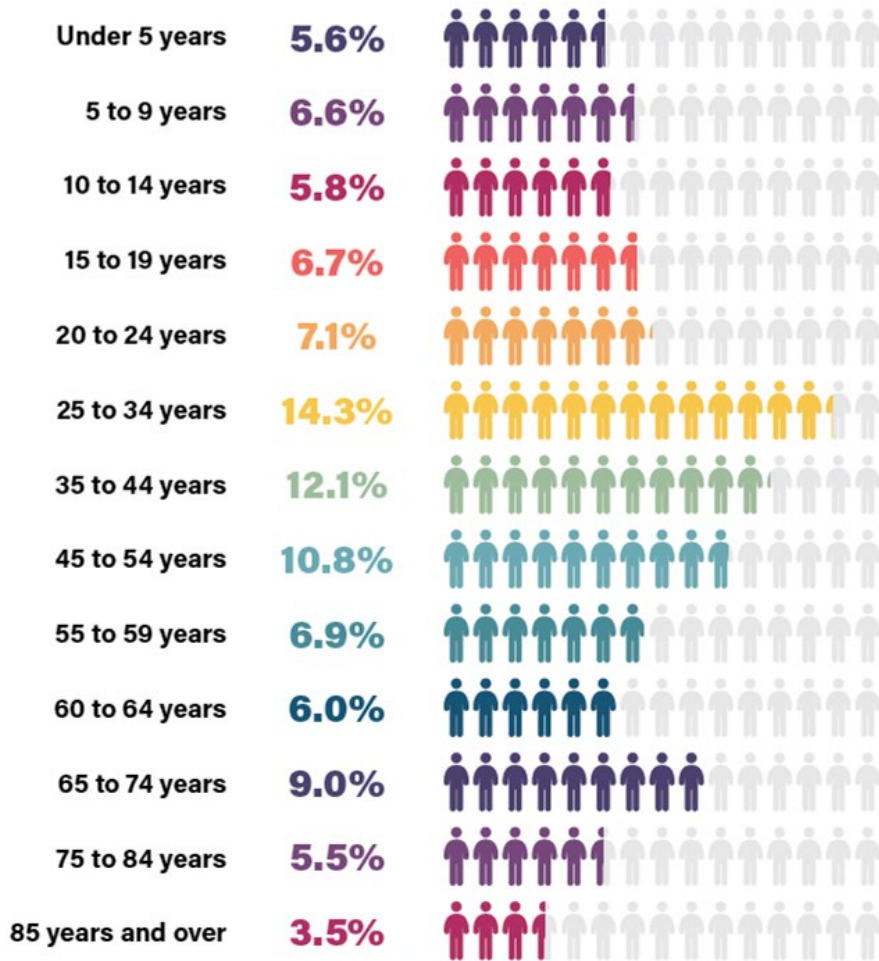
2.32
persons



Household sizes
are smaller than
they once were



Age breakdown



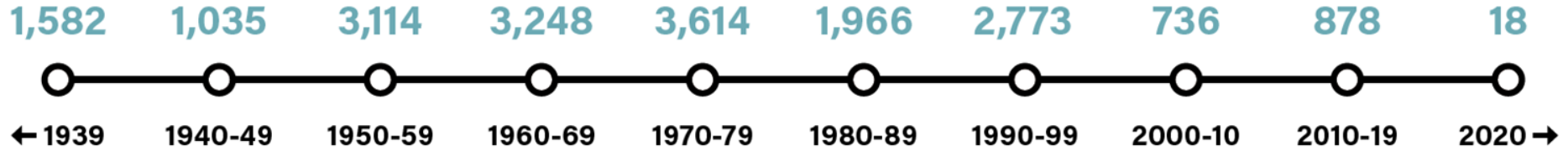
The average Midlander is **slightly younger** than 10 years ago, but there is also a growing number of Midlanders 65 and older.



Midland City Modern

Number of housing units by year built

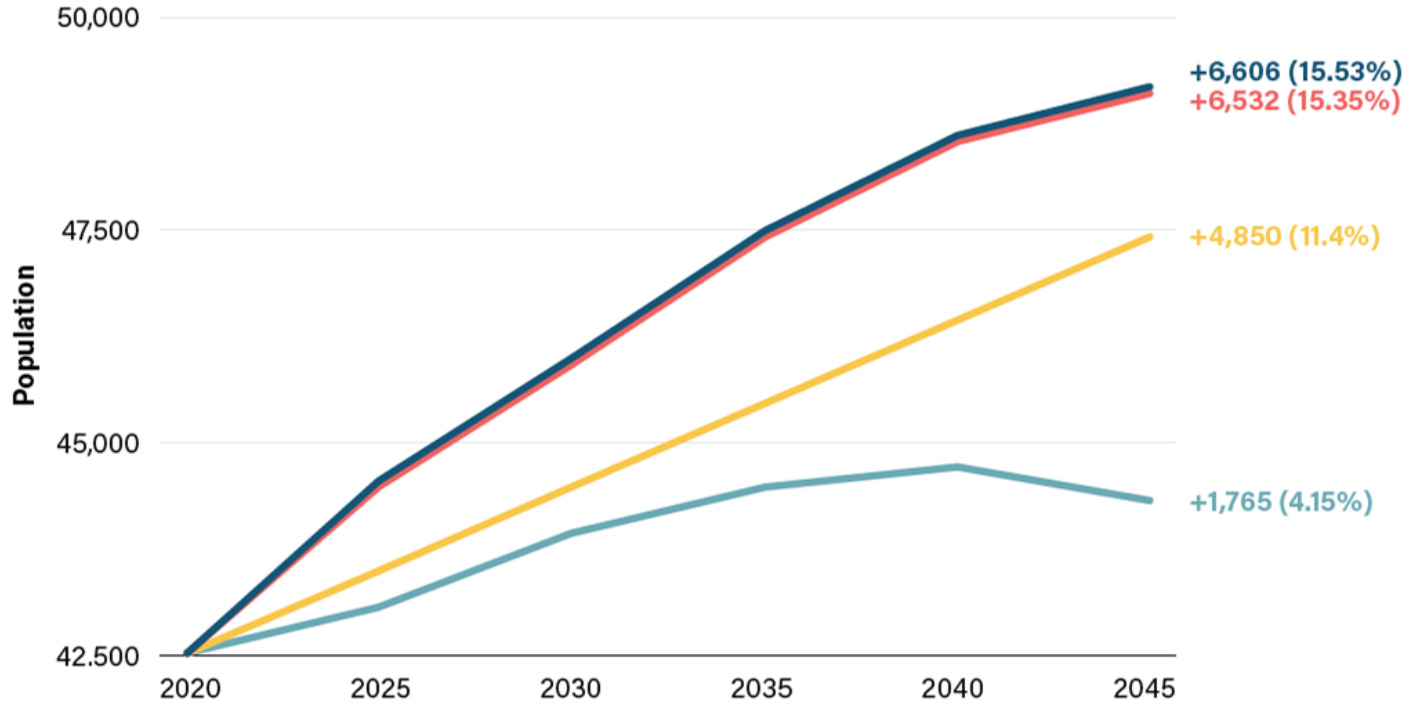
American Community Survey, 2021 estimates



Midland City Modern

City of Midland Population Estimates by Source

- U of M basis
- MDOT basis
- Operation 40K basis
- Bureau of Labor Market Information and Strategic Initiatives basis



How can we address this need?

- Continue to encourage the construction of new housing in and near Downtown and Center City.
- Support infill development, including high-density housing, where appropriate infrastructure exists.
- Expand opportunities to build multifamily housing by right in legacy commercial areas.



How can we address this need?

- Remove regulatory barriers to housing development, including housing forms such as accessory dwelling units.
- Leverage incentive programs to support development that aligns with our housing needs.
- Establish clear and transparent policies and procedures for development and incentive approval processes.





Midland County
Habitat
for Humanity®

Jennifer Chappel
President, CEO





Housing Spectrum





Midland County
Habitat
for Humanity®

The Habitat for Humanity Model: Leverage Investment

Habitat Model





Habitat Model

Stability and self-reliance are actually obtainable, not merely aspirational

Houses are not given away.

Habitat for Humanity offers a hand up, not a hand out.

Habitat home buyers build their own homes alongside volunteers, complete education classes, and pay an affordable mortgage.

With your help, those home buyers are empowered, confident, and determined to achieve their own independence to build a better life for themselves and their families for multiple generations.





AMI and Qualifications

Habitat Homes are Not Given Away for Free

- Occupants of new MCHFH homes will be Habitat partner families who go through our homeowner selection process.
- Once selected, these partner families will help build their home by investing 250 hours of “sweat equity” per adult in the home.
- They will make monthly mortgage payments, which are reinvested to help build more affordable homes, improving the economic health of the community.
- Habitat partners with Midland County residents who earn 30% - 60% of the area median income according to HUD guidelines. In some instances, we can serve up to 80% AMI.

Income Eligibility Chart 2023

Family Size	Gross Annual Income
One	\$19,050 - \$50,700
Two	\$21,750 - \$57,950
Three	\$24,450 - \$65,200
Four	\$27,450 - \$72,400
Five	\$29,350 - \$78,200





Housing Study Response

Based on the data points from the housing study:

- Need to diversify housing options
- Abundance of single-family home options

MCHFH added multifamily housing to our portfolio.

In 2023, we closed on our first set of multifamily homes, serving four families with homeownership.

The demographic of homeowners we served with multifamily aligns with the stated demographics in the housing study.





Ways to get involved:

- Volunteer to build on the construction site
- Volunteer on a committee
- Advocate for affordable housing
- Donate

1. Addressing NIMBY

2. Stigma of term “Affordable Housing”



Wrap Up Discussion!

- Finish filling out the form.
- Leave at your table after the conclusion of the morning.



DATE: 2/16/24
THEME: HOUSING
MAXLOVESMIDLAND.COM



Scan and answer!

Navigation Team

SUMMARY DISCUSSION AFTER SPEAKERS

- 1
- 2
- 3

People to invite next time!

Other comments, ideas, insights, etc.

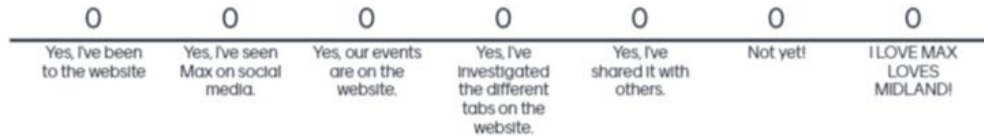
Midland: An Inclusive Community
Together. Forward. Bold. An exceptional place where everyone thrives.
Building our livelihood. Developing our talent. Caring for our people. Enriching our community.



Join at menti.com | use code 7266 8796

 Mentimeter

Have you encountered Max Loves Midland yet?



Rate your familiarity with the following related to housing after today's presentations:



Community Engagement

Meeting-in-a-Box	Max Loves Midland	Online Surveys
<p>Host a meeting</p> <p>Ask questions related to our community</p> <p>Input through conversation</p> <p>See Nicole if you need a box</p>	<p>Share with others</p> <p>Sign up your business/organization</p> <p>Check out the Connect tab</p> <p>Enter your events</p> <p>Follow on Social Media</p>	<p>Take the survey on quality of life in Midland County (always open, survey administered 2x/year) and other surveys!</p> <p>Share the link</p> <p>Share on Facebook</p>
<p>Nmorreale@midlandfoundation.org</p>	<p>Maxlovesmidland.com</p>	<p>http://surveys.zencity.io/midland-county/EvLuxn?s=sd</p>



THANK YOU!

Reminder of Next Meeting: Friday, May 17, 2024,
9-11am, 1st floor of Griswold Communication
Building, Northwood University

Turn in your forms, take action!

