



ALGER COUNTY HOUSING ASSESSMENT FOCUS GROUP

Today

▶ **BACKGROUND & OBJECTIVES**

Describe the goals of this effort and how will we achieve them.

▶ **A LOOK AT WHAT THE DATA SAYS**

Dive into demographic, housing, and economic development data.

▶ **DISCUSSION & QUESTIONS**

Tell us what the data is and isn't showing.

▶ **NEXT STEPS**



Purpose: to foster a common vision for the future the region and to identify clear steps and partners in achieving a more prosperous tomorrow. Additionally, the RPI seeks to foster collaborative solutions and identify opportunities for shared services and administration.



HOUSING ASSESSMENT OBJECTIVES

A study focused on analyzing the demographic, economic, and social conditions that are influencing housing issues and to identify housing needs.

Housing Assessment Approach

▶ DATA COLLECTION & ANALYSIS

▶ FOCUS GROUP MEETINGS

- > Engage with community stakeholders to better understand nuanced challenges.
- > Ground-truth data collection effort.

▶ BRING THE TWO TOGETHER

Understand housing challenges that each unique county faces, and identify factors that are impacting the issue.

UNDERSTANDING ALGER COUNTY

YOUR ROLE

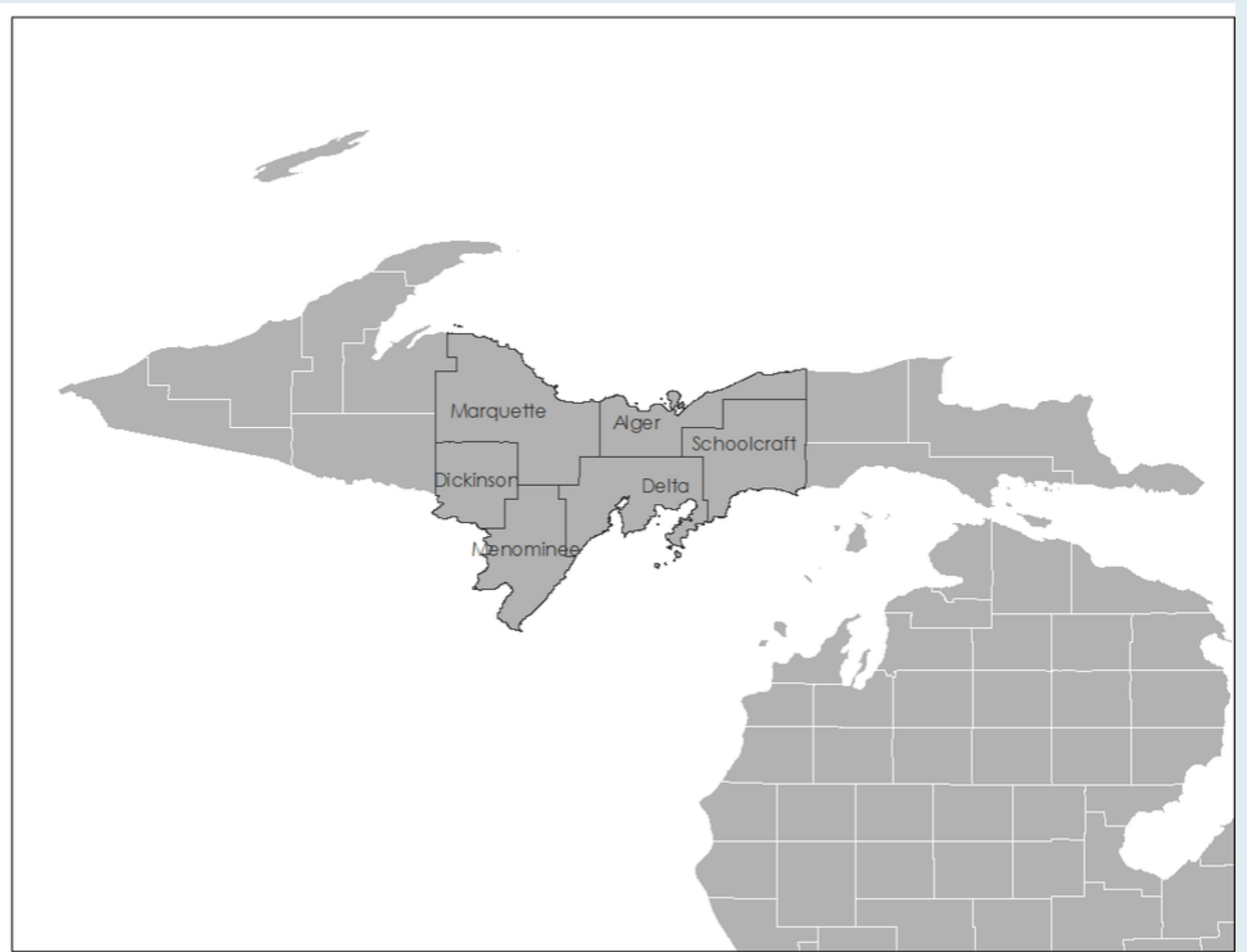
City & County Staff
Economic Development Organizations
Community Organizations
Developers
Lenders
Landlords
Large Employers

UNDERSTANDING ALGER COUNTY

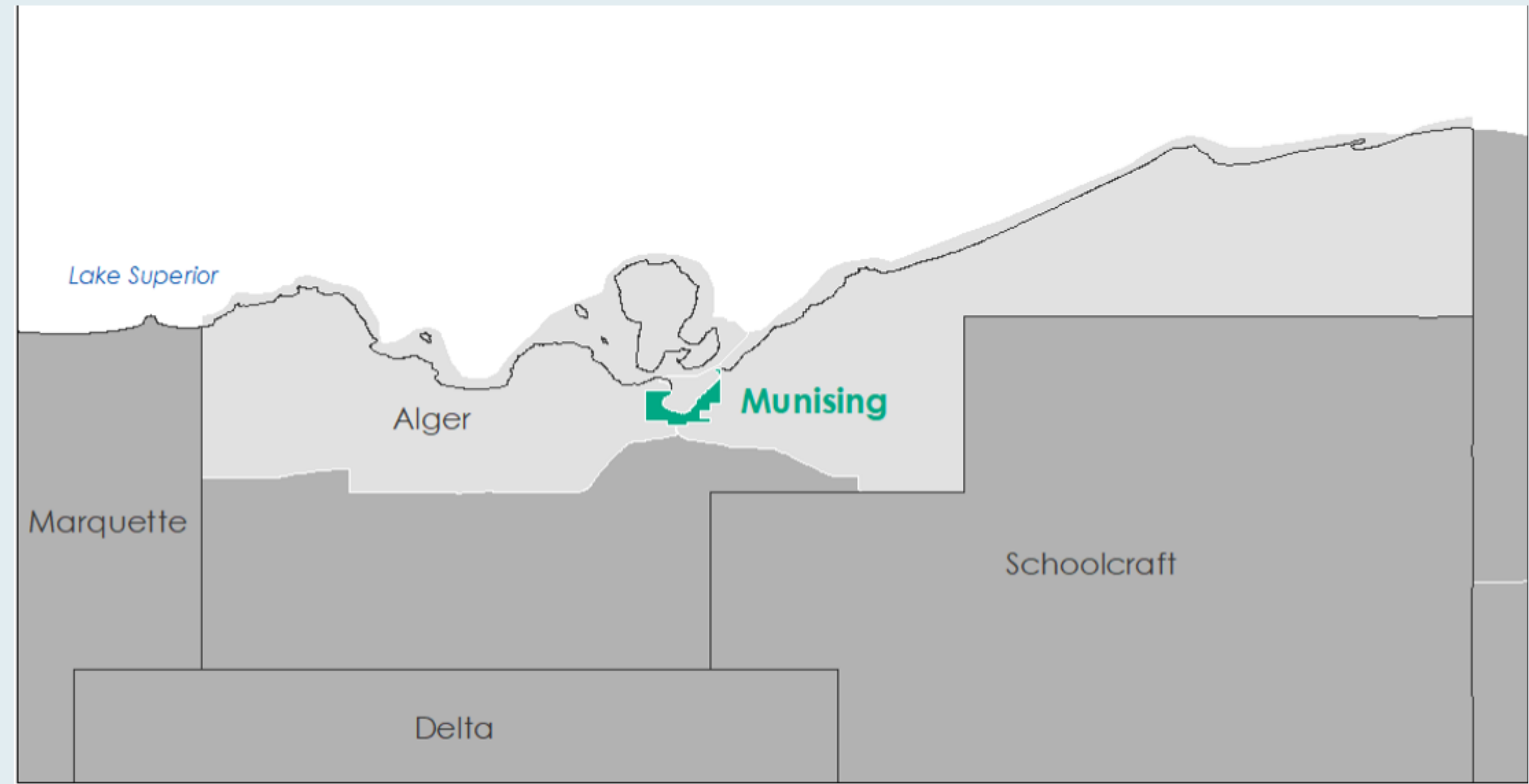
YOUR ROLE

Data can only tell us so much.
We need to hear from you to get a full picture of the nuanced housing challenges and opportunities that exist within your communities.

UNDERSTANDING ALGER COUNTY



UNDERSTANDING ALGER COUNTY



STUDY AREA

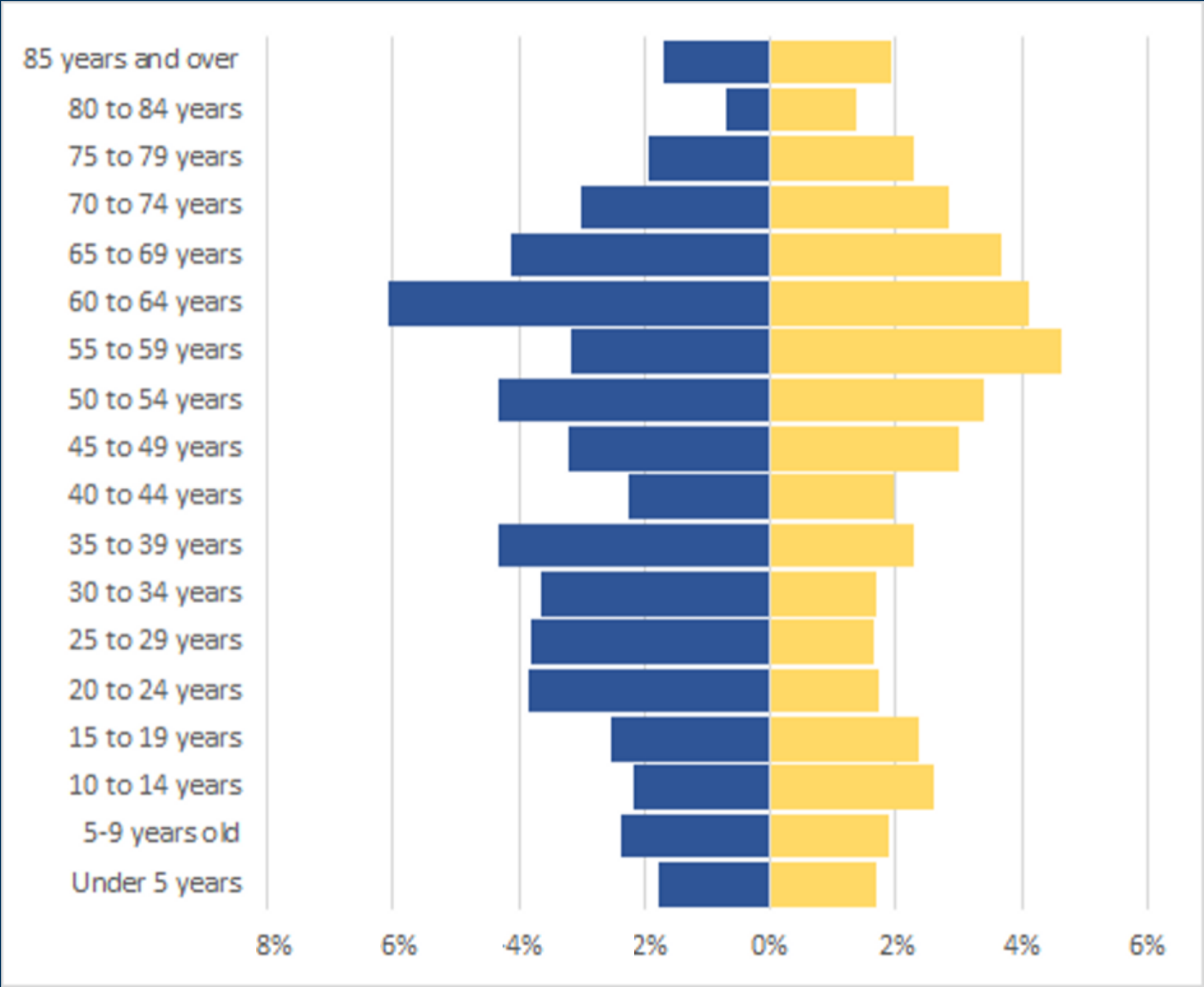
TOTAL POPULATION

9,250 residents, 3,240 households
8,000 employees
43% labor force participation (16 years+)
6.9% unemployment rate (16 years+)
49 median age

HOUSING

6,600 total units - 49% occupied
87% owner-occupied
86% single family
~300 for rent/for sale
2,900 "for occasional use"
5.4% vacancy rate in "occupied units"

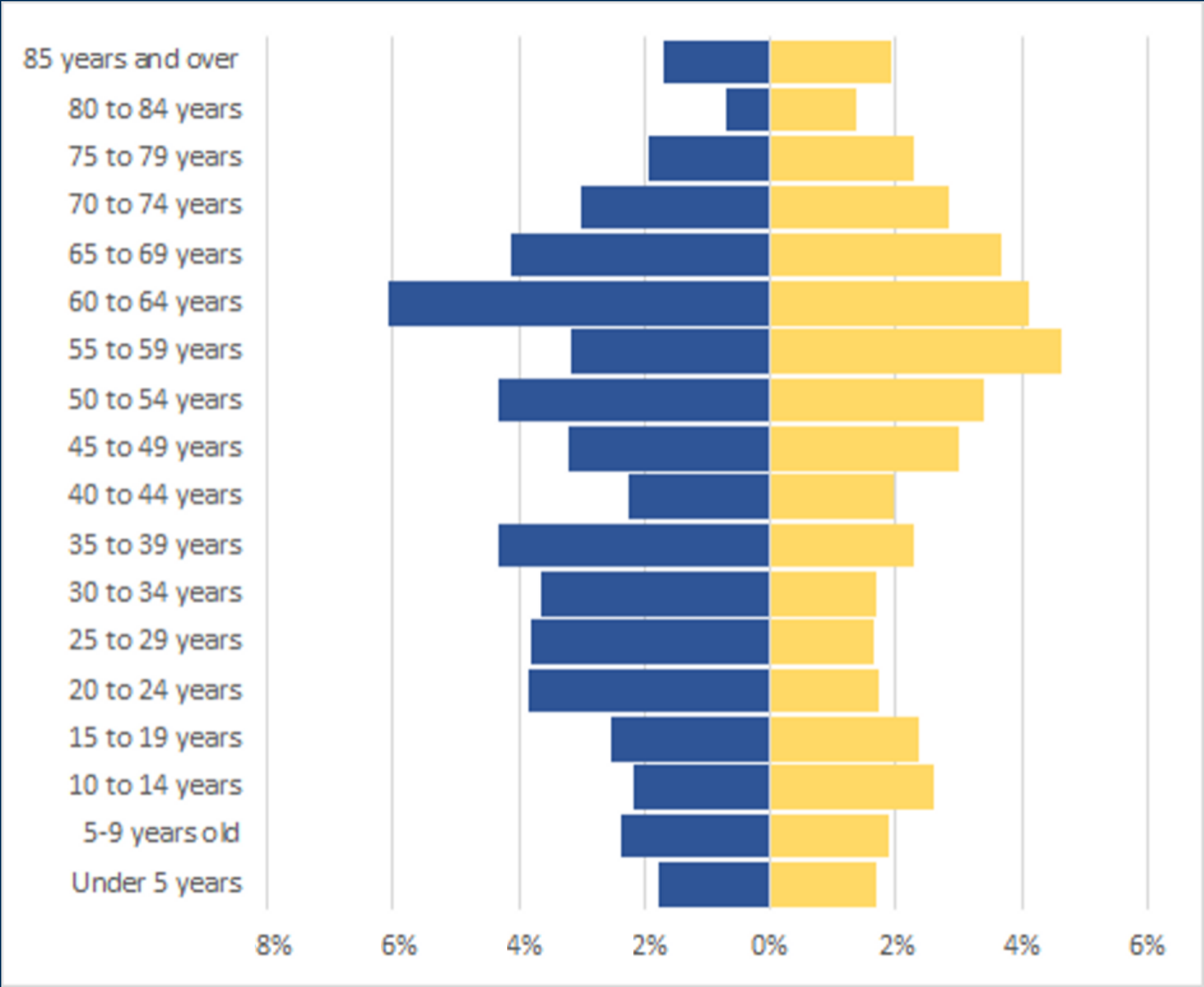
HOUSEHOLD CHARACTERISTICS



18% - Under 19
23% - 20-40 (16% male)
36% - 40-65
23% - 65+

MALE FEMALE

HOUSEHOLD CHARACTERISTICS



I

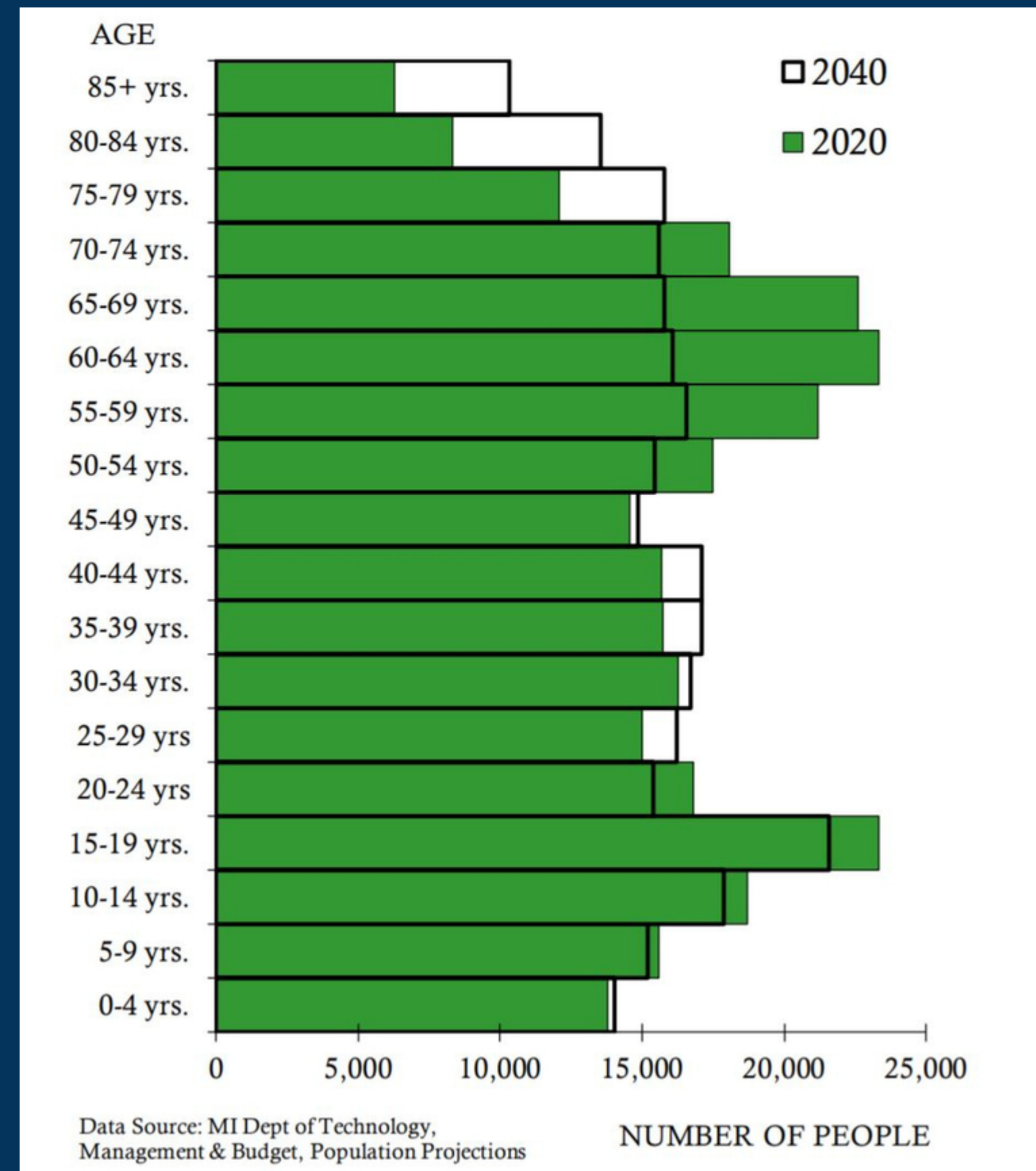
23% - 65+

31% 55-70

MALE FEMALE

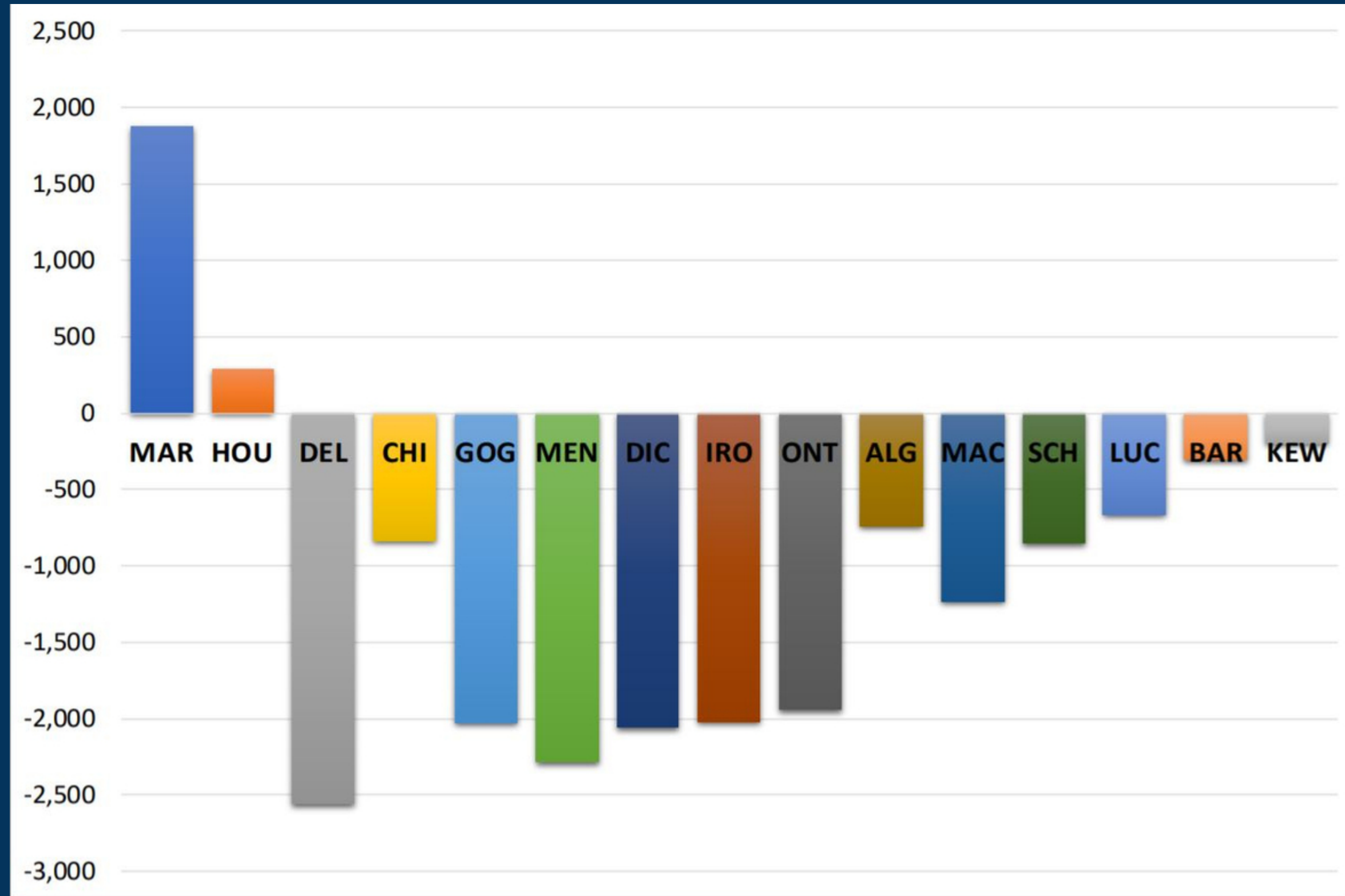
UP POPULATION PROJECTIONS

65+ population
nearly doubles by 2040.



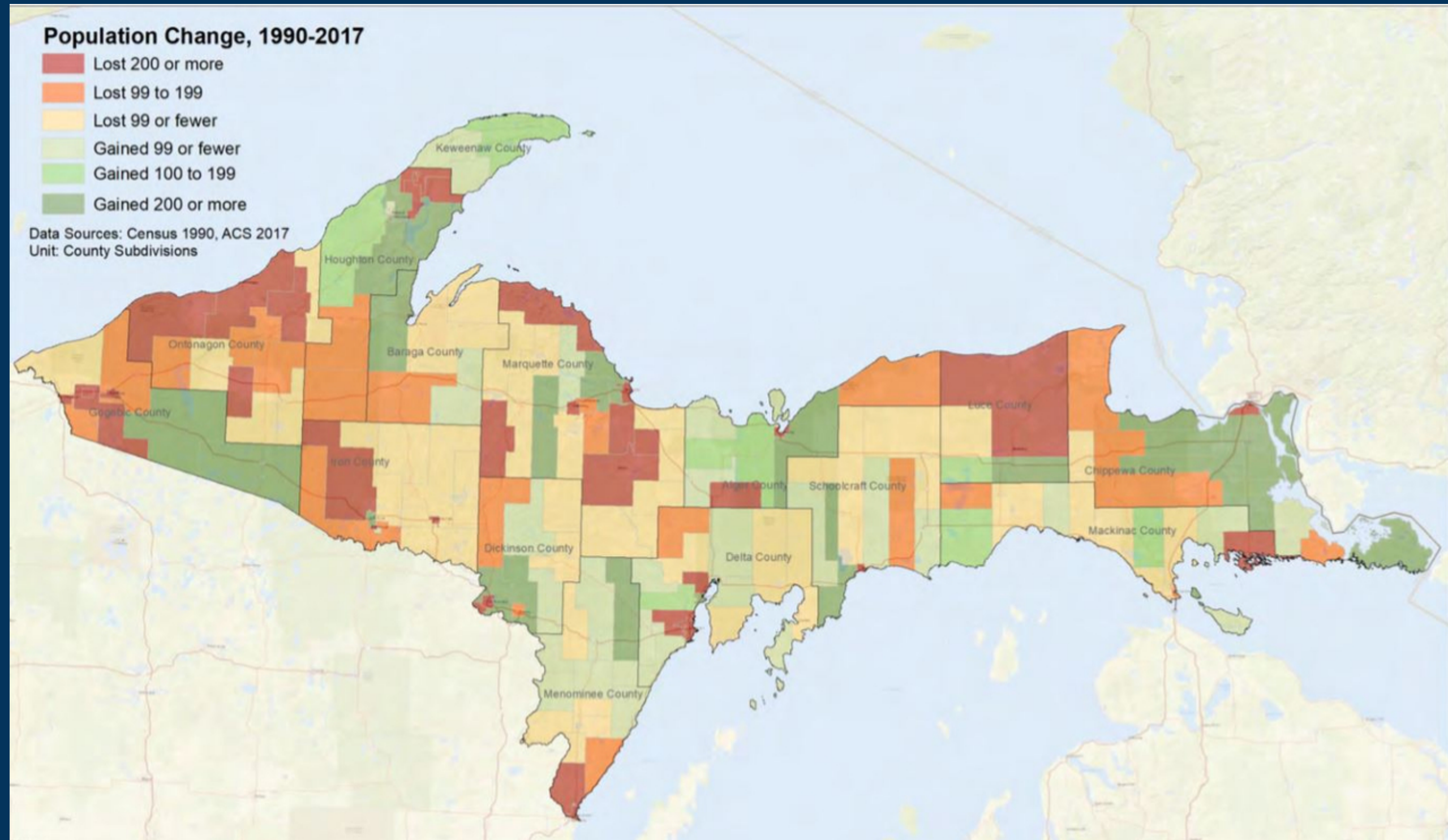
Data Source: Richelle Winkler. "UP Demographics: Implications for Energy" Presentation to UP Energy Task Force. August 5, 2019. MI Department of Technology, Management & Budget, Population Projections

UP TRENDS: POPULATION CHANGE 2000-2017



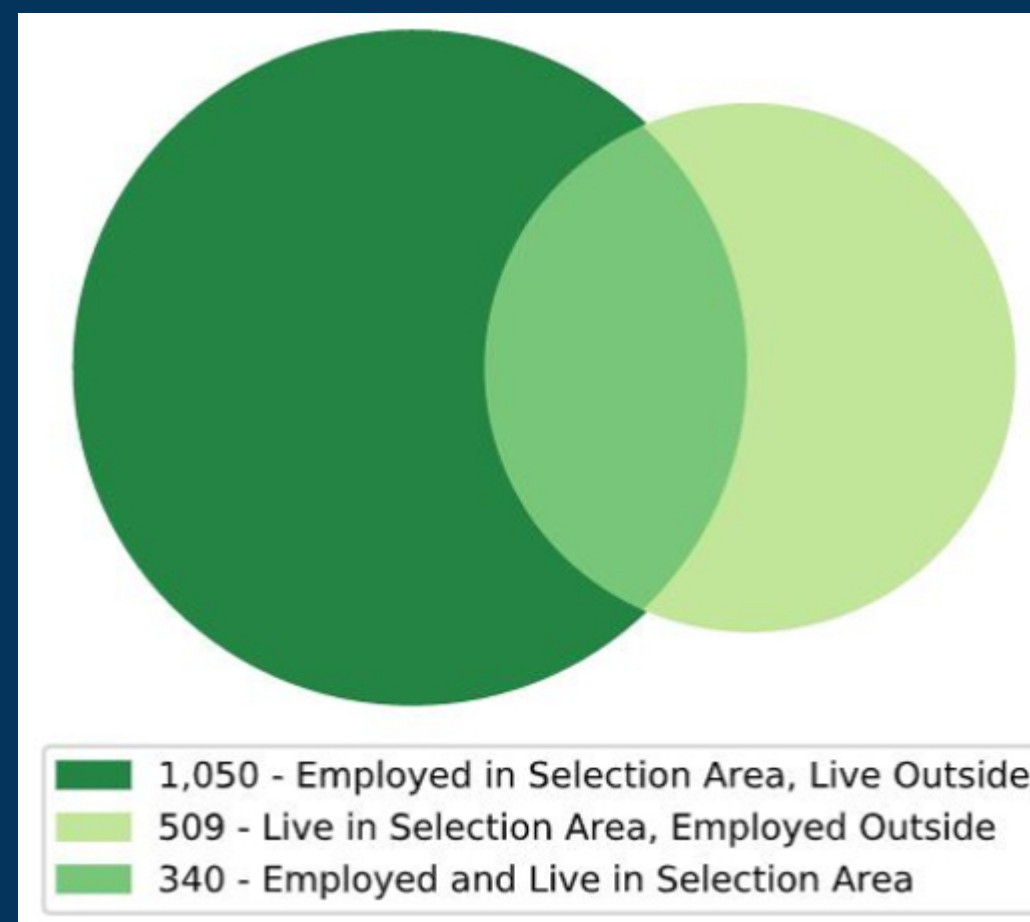
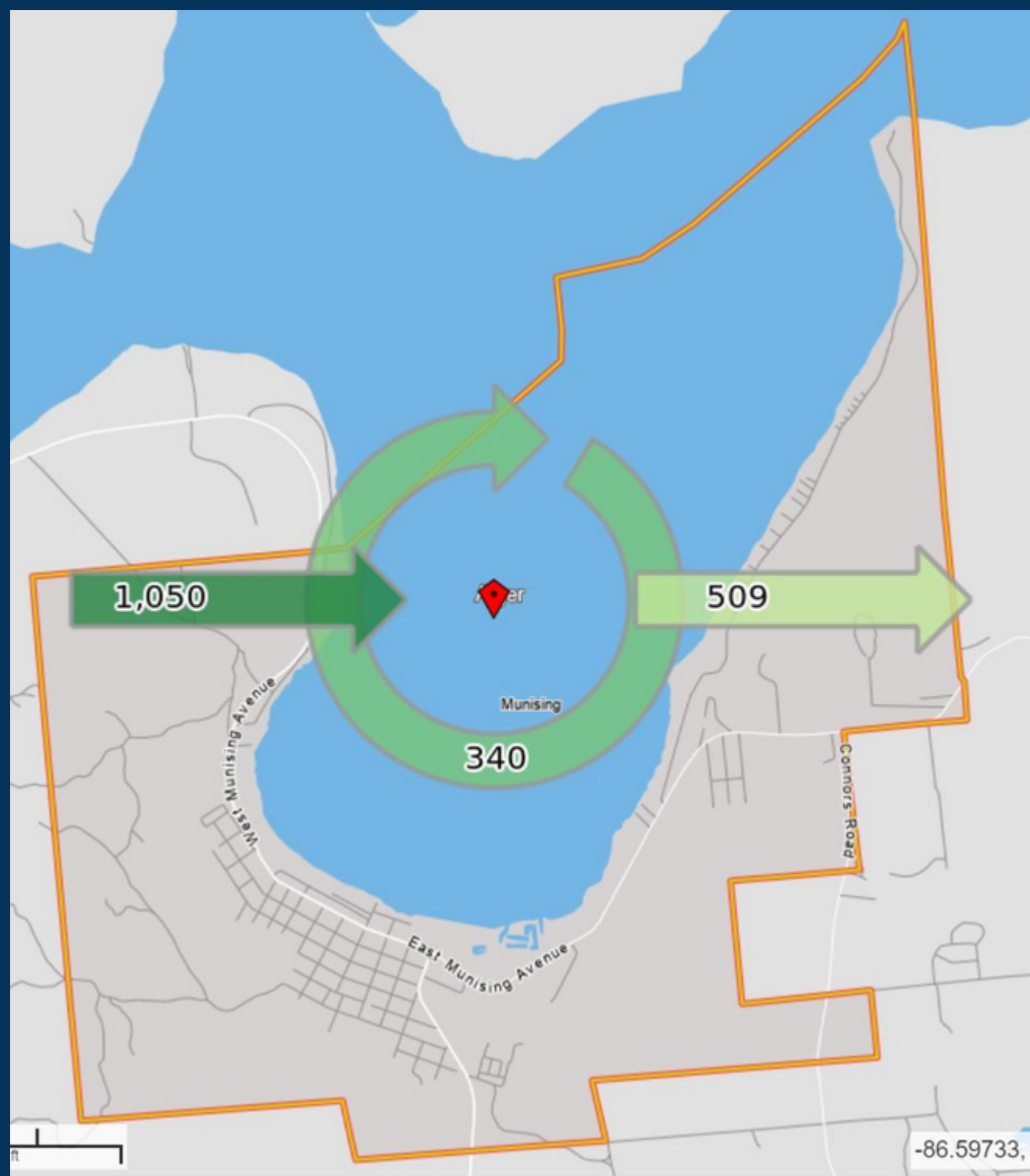
Data Source: Richelle Winkler. "UP Demographics: Implications for Energy" Presentation to UP Energy Task Force. August 5, 2019.
MI Department of Technology, Management & Budget, Population Projections

UP TRENDS: POPULATION CHANGE 1990-2017



Data Source: Richelle Winkler. "UP Demographics: Implications for Energy" Presentation to UP Energy Task Force. August 5, 2019.
MI Department of Technology, Management & Budget, Population Projections

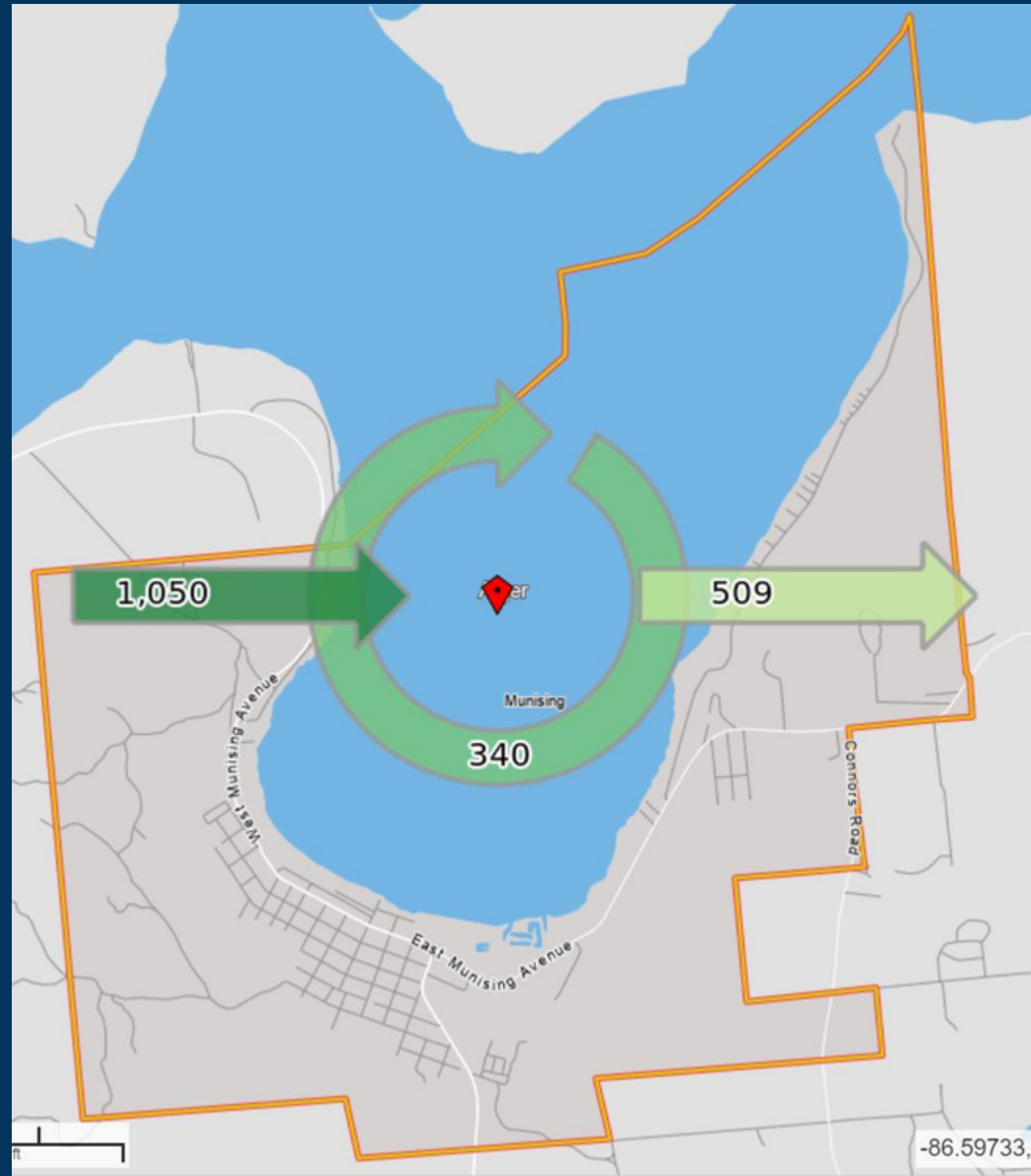
TRAVEL TO WORK CHARACTERISTICS



Employed in Munising

- 71% Alger County
- 11% Marquette County
- 4% Schoolcraft County
- 2% Delta County
- 2% Chippewa County

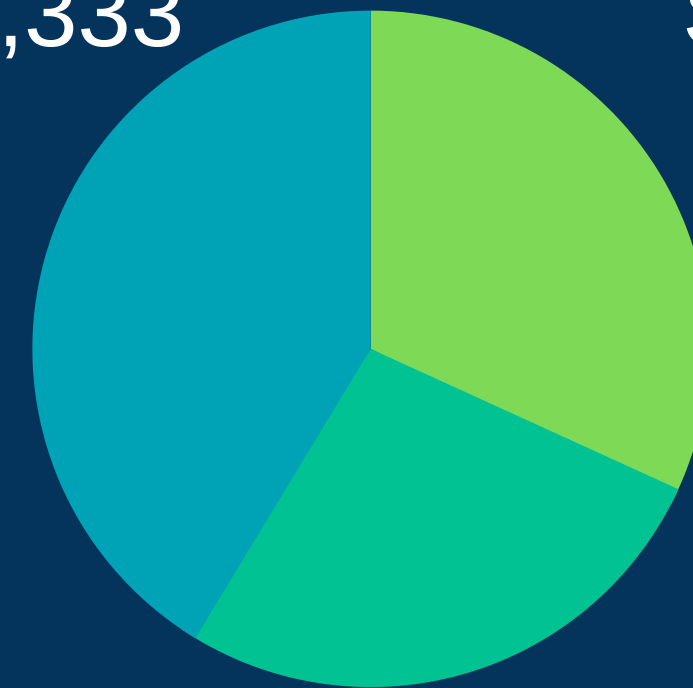
TRAVEL TO WORK CHARACTERISTICS: INCOME



Employed in Munising, Live Outside

More than \$3,333
per month
42%

\$1,250 or less
per month
32%



\$1,251-\$3,333
per month
27%

TRAVEL TO WORK CHARACTERISTICS: ALGER COUNTY

Drive Alone: 73%

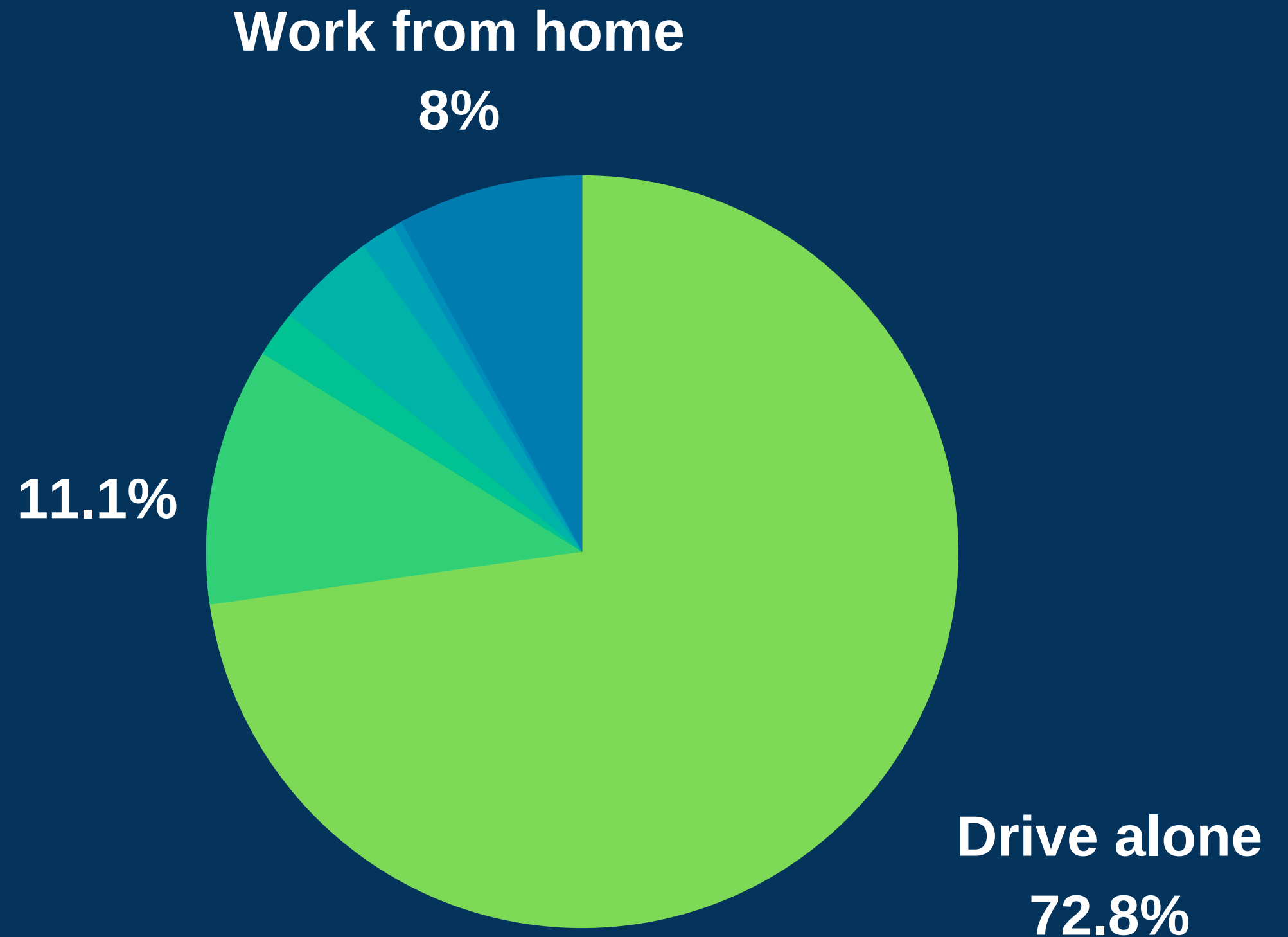
Carpool: 11%

Public Transit: 2%

Walk: 4%

Bicycle: 2%

Work from home: 8%

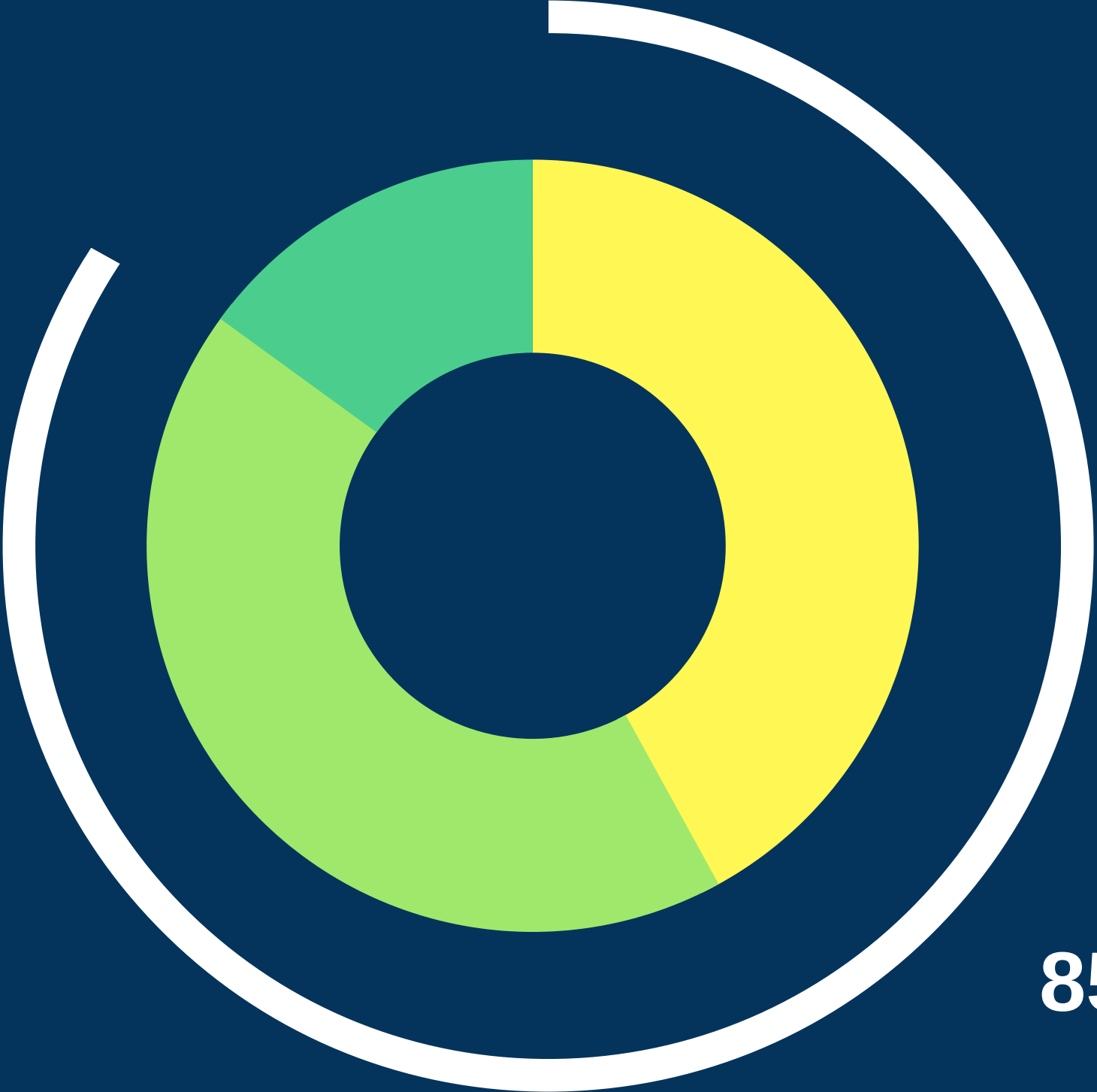


HOUSING TENURE OF OCCUPIED UNITS: MUNISING

15%
Renter-Occupied

42%
Owner-Occupied
with Mortgage

43%
Owner-Occupied
without Mortgage



85% Owner-Occupied

HOUSING OCCUPANCY: MUNISING

15%
Renter-Occupied

Of occupied units

47%
Vacant

Of total units

43%
Owner-Occupied
with Mortgage

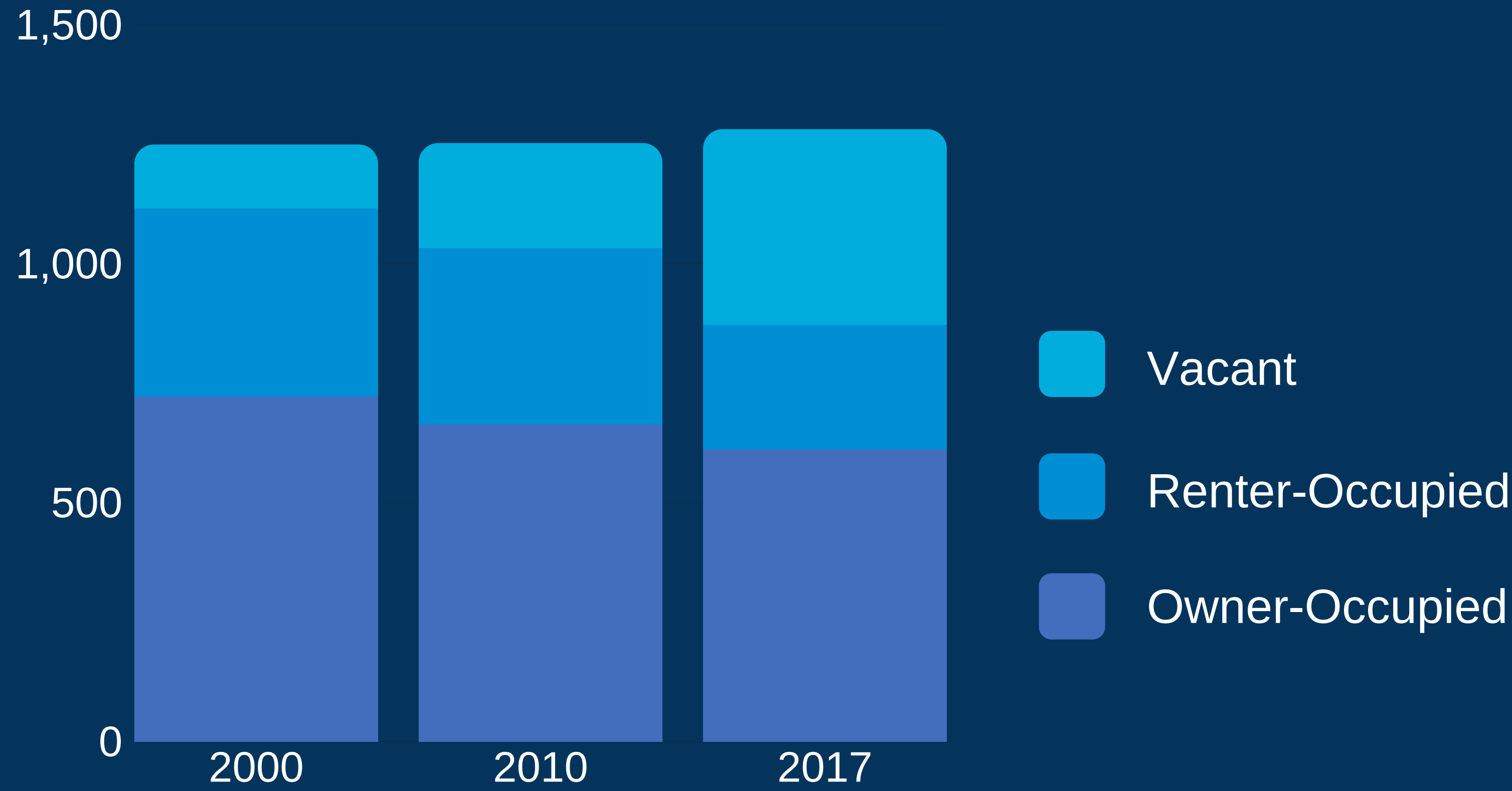
53%
Occupied

42%
Owner-Occupied
without Mortgage

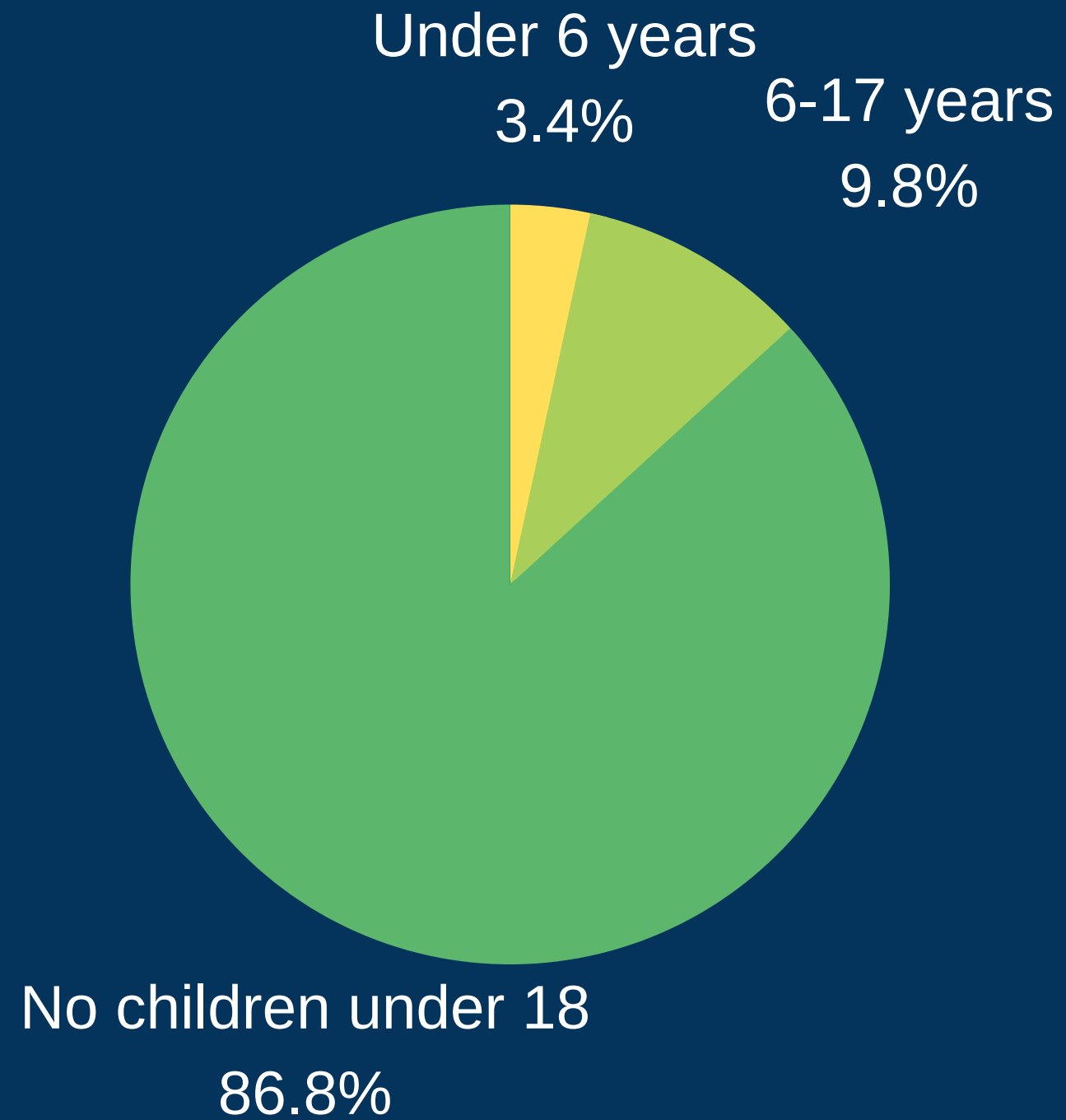
85% Owner-Occupied



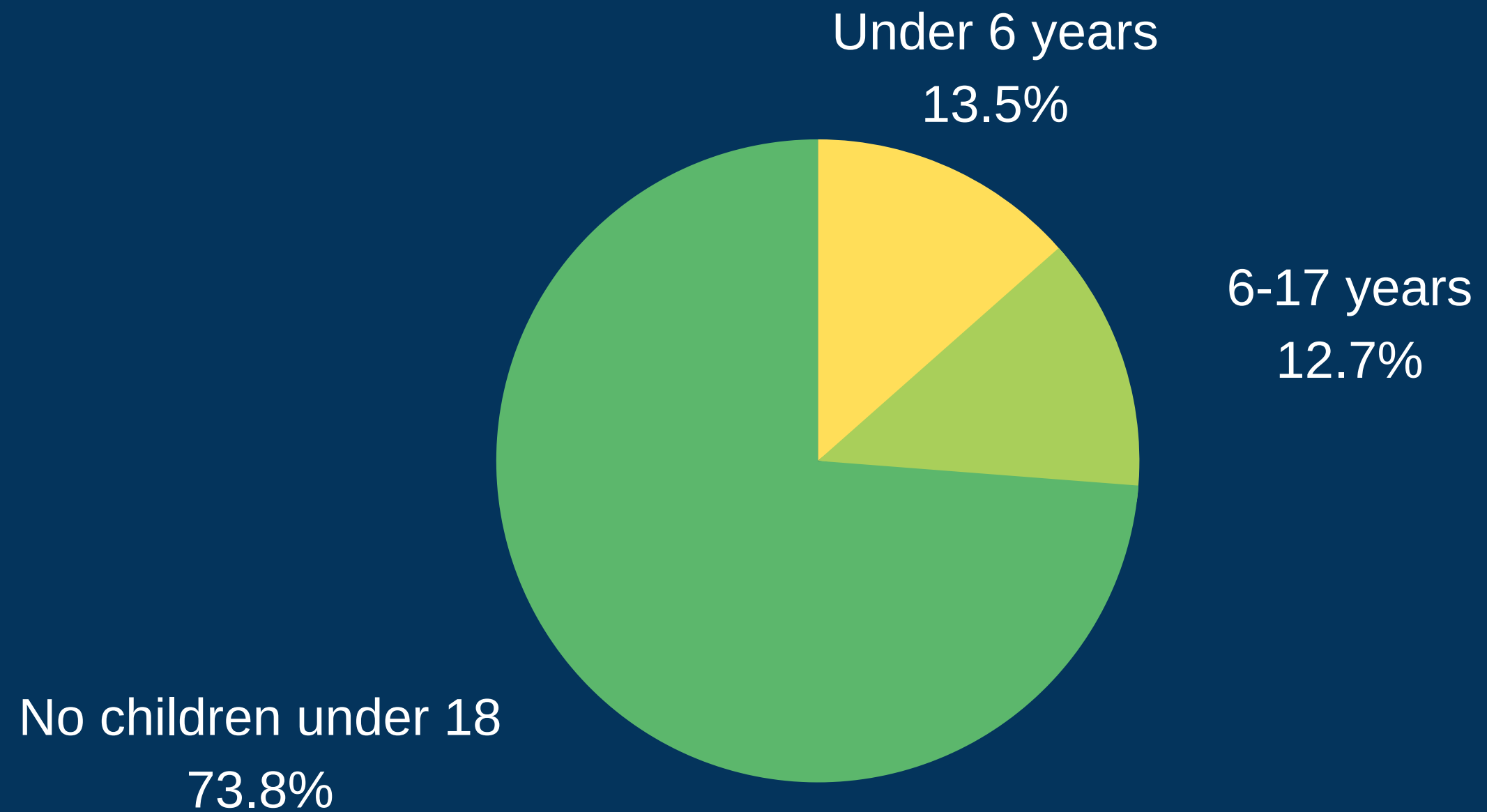
HOUSING OCCUPANCY TRENDS: MUNISING



ALGER COUNTY: PRESENCE OF CHILDREN BY TENURE IN OCCUPIED UNITS

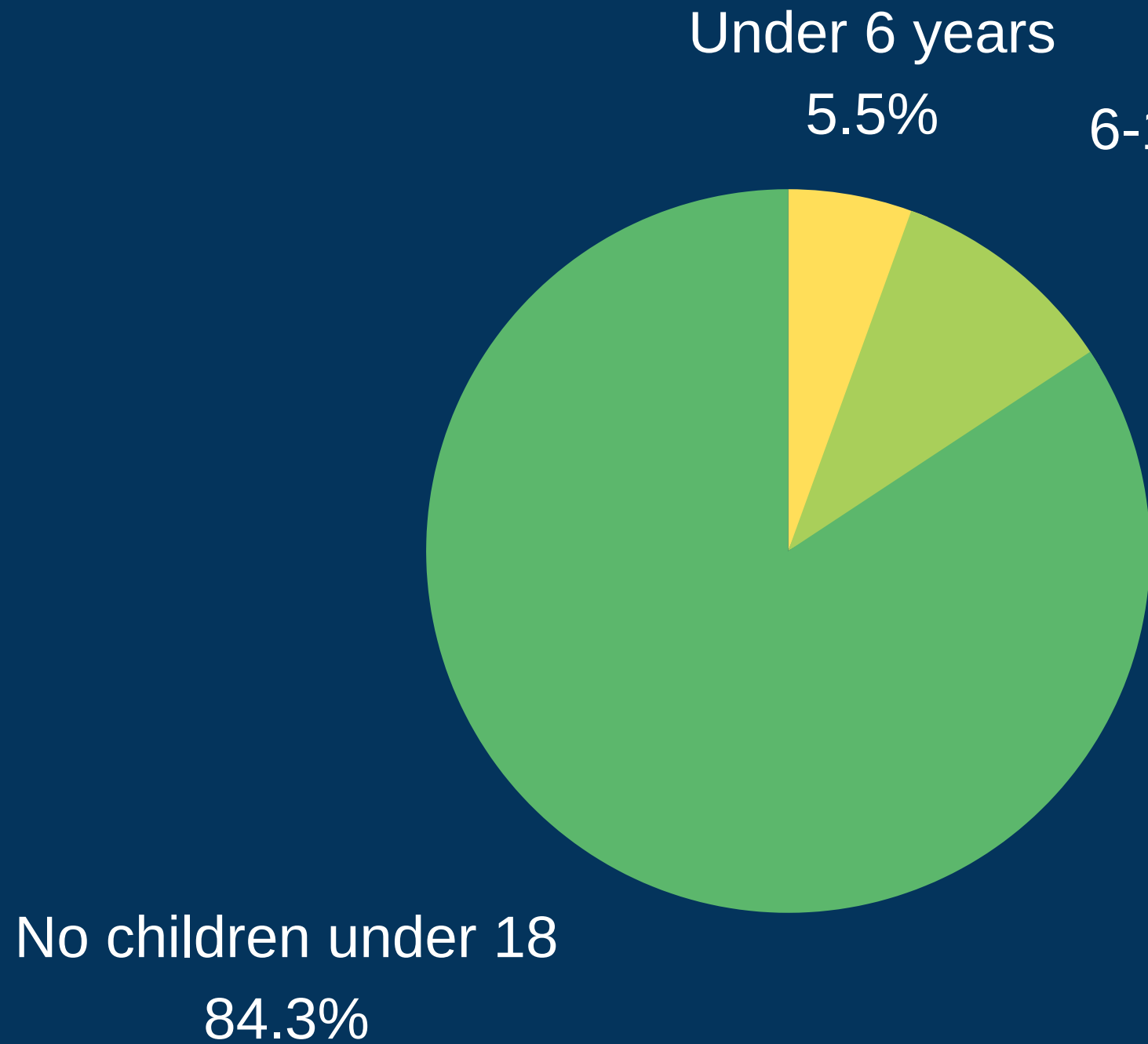


Owner-Occupied

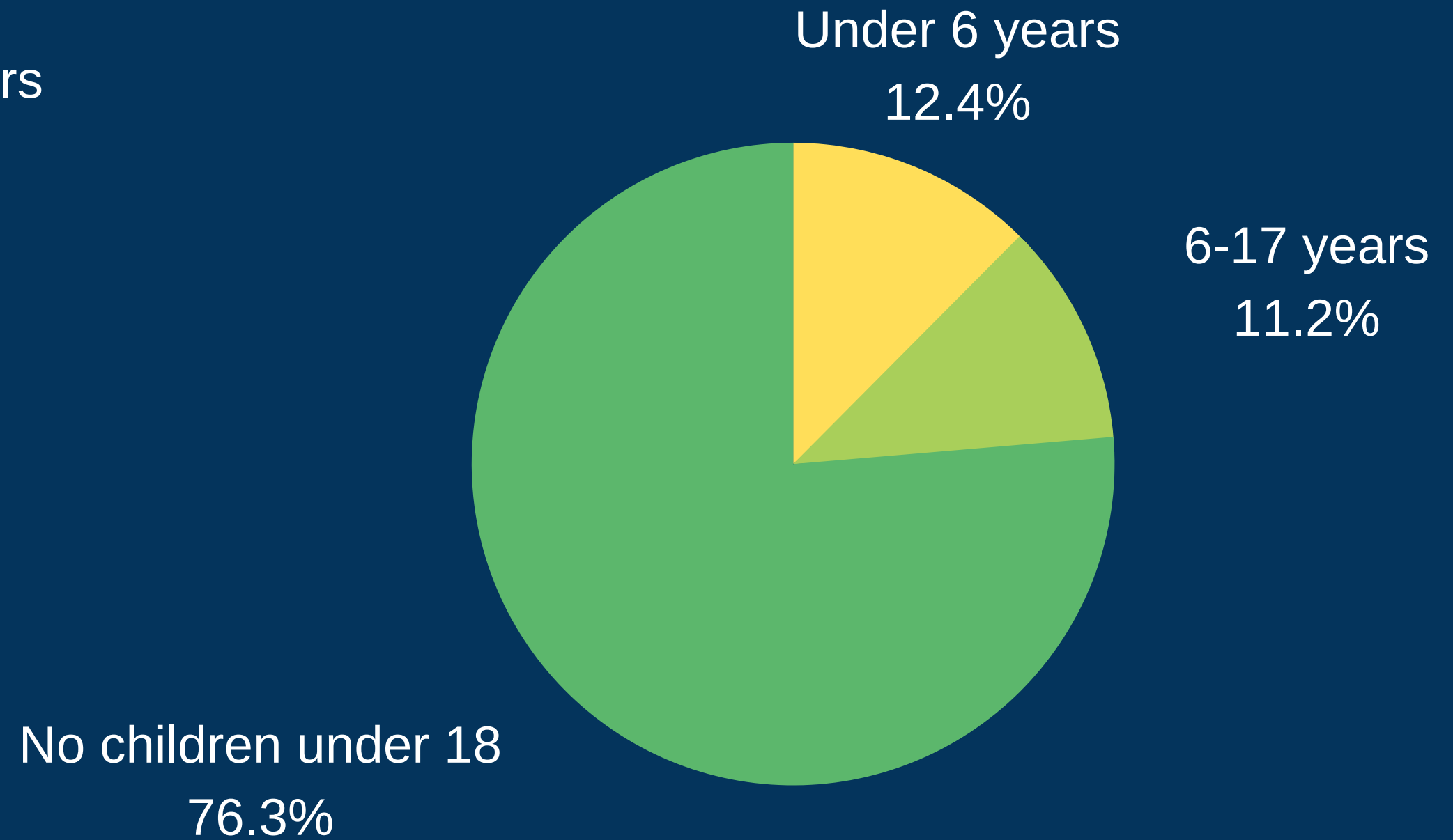


Renter-Occupied

CITY OF MUNISING: PRESENCE OF CHILDREN BY TENURE IN OCCUPIED UNITS

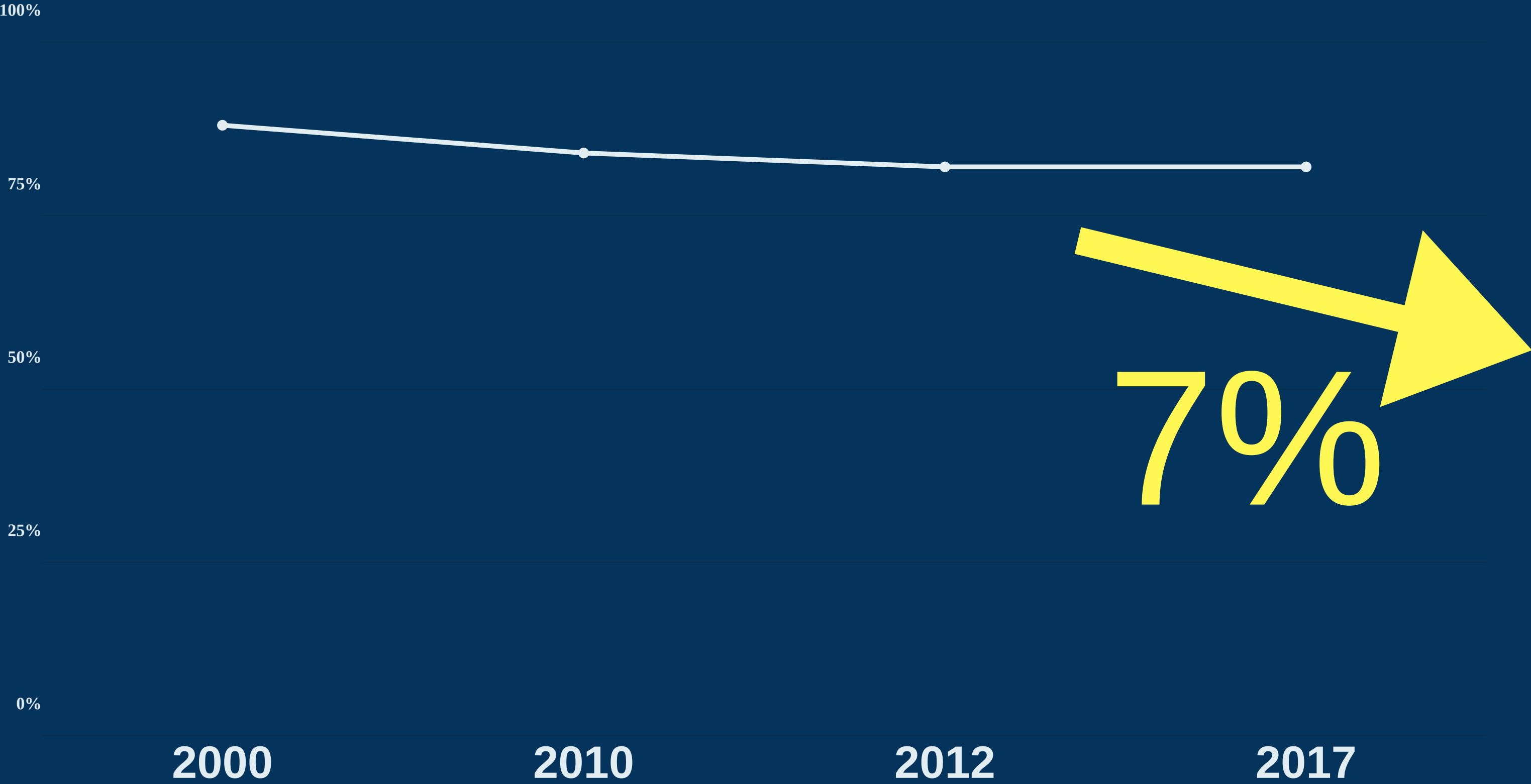


Owner-Occupied

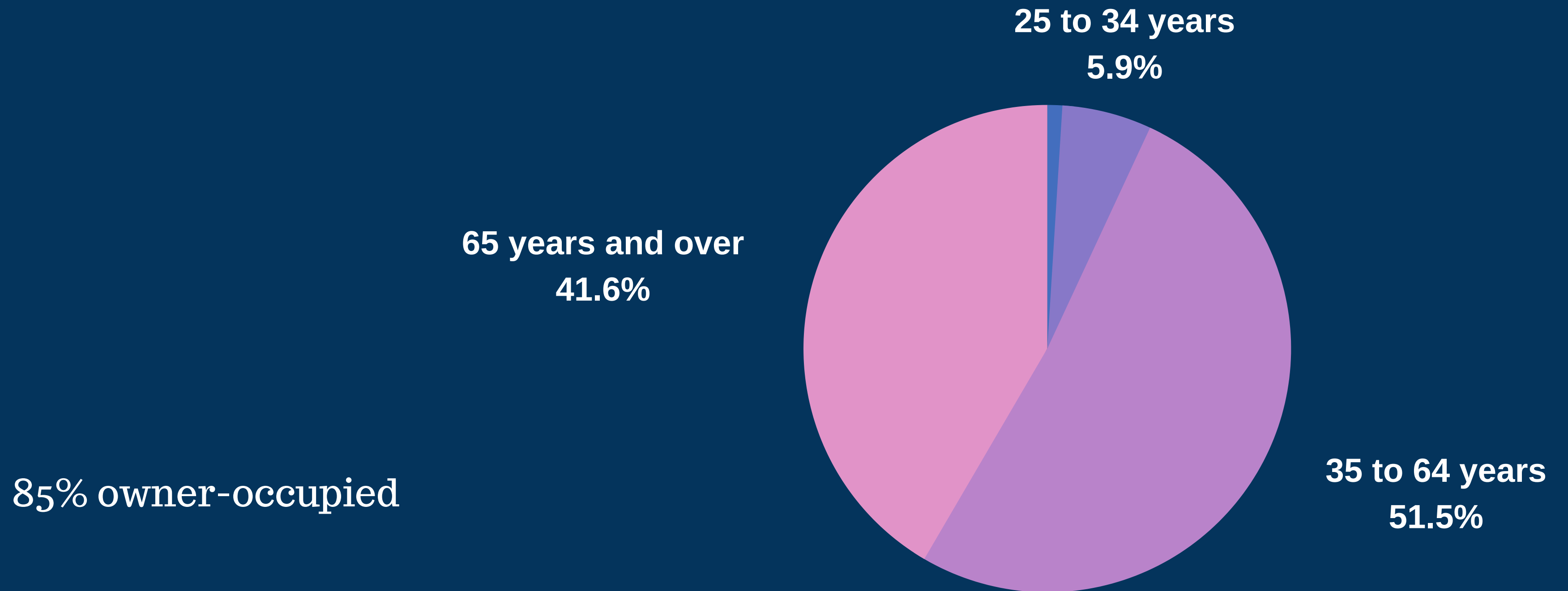


Renter-Occupied

OWNER-OCCUPIED HOUSING: ALGER COUNTY



HOMEOWNERS BY AGE



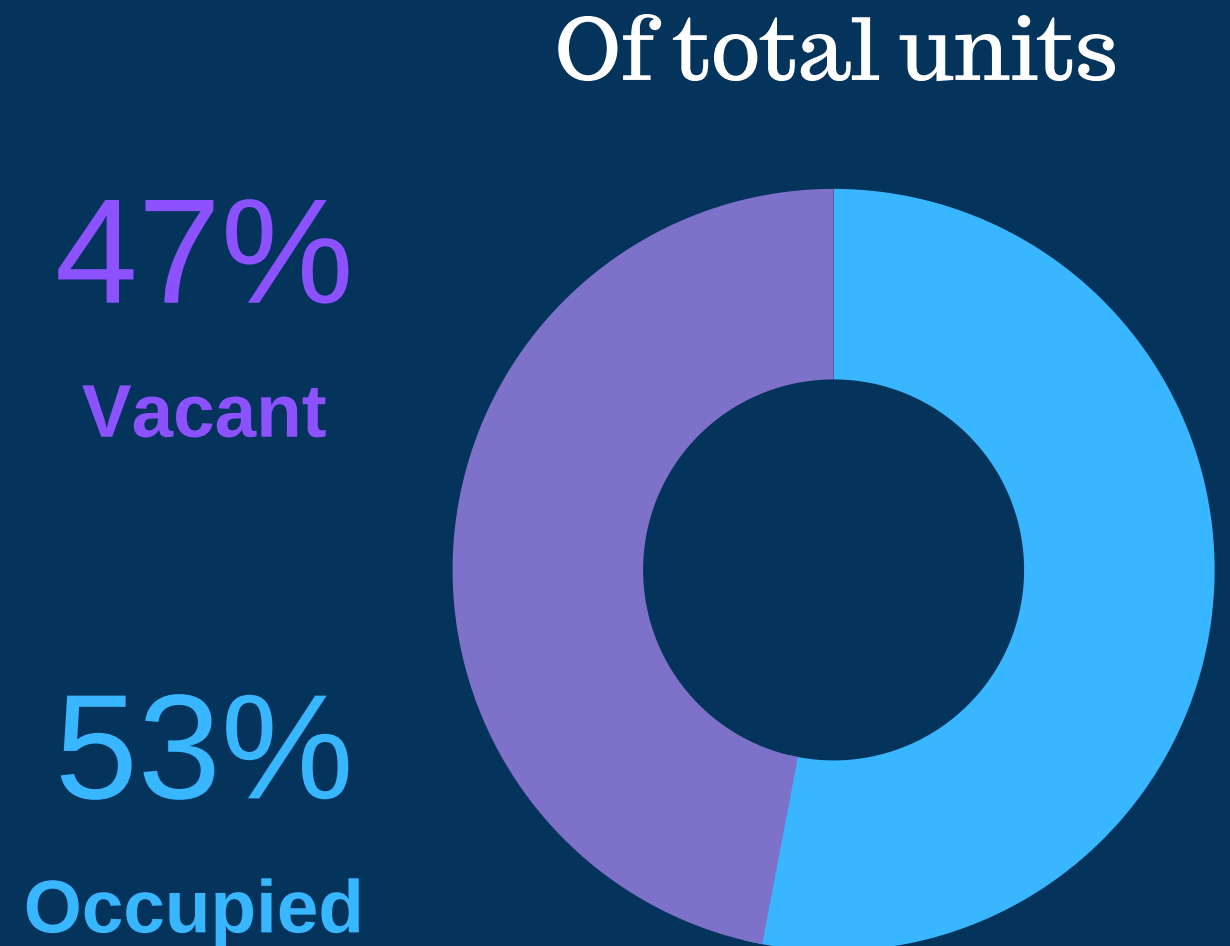
HOUSING OCCUPANCY

2,100 vacant units / 3,400 county-wide
1,760 "SROU" / 2,930 county-wide
-44% of county housing stock

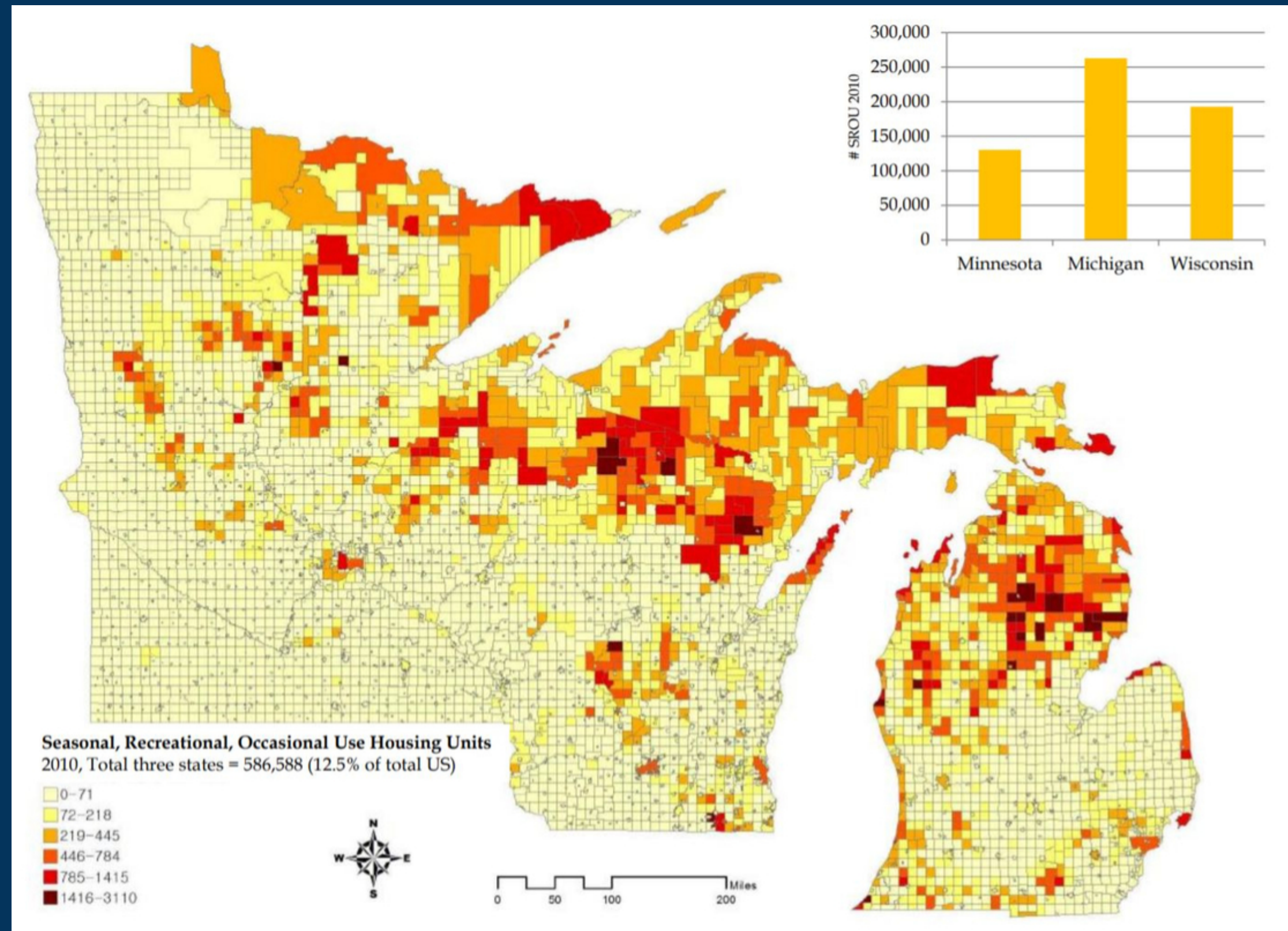
187 listed airbnb
221 listed VRBO

airbnb average price: \$170
VRBO average price: \$232

airbnb range: \$59-\$424
VRBO range: \$74-\$1,995



SEASONAL, RECREATIONAL, & OCCASIONAL USE - REGIONALLY



Data Source: North Central Regional Center for Rural Development, "Recreational Homes, Gateway Communities, and Rural Change." PowerPoint Presentation. ca 2010. <https://www.canr.msu.edu/ncrcrd/uploads/files/Recreation%20Homes%20PPT.pdf>

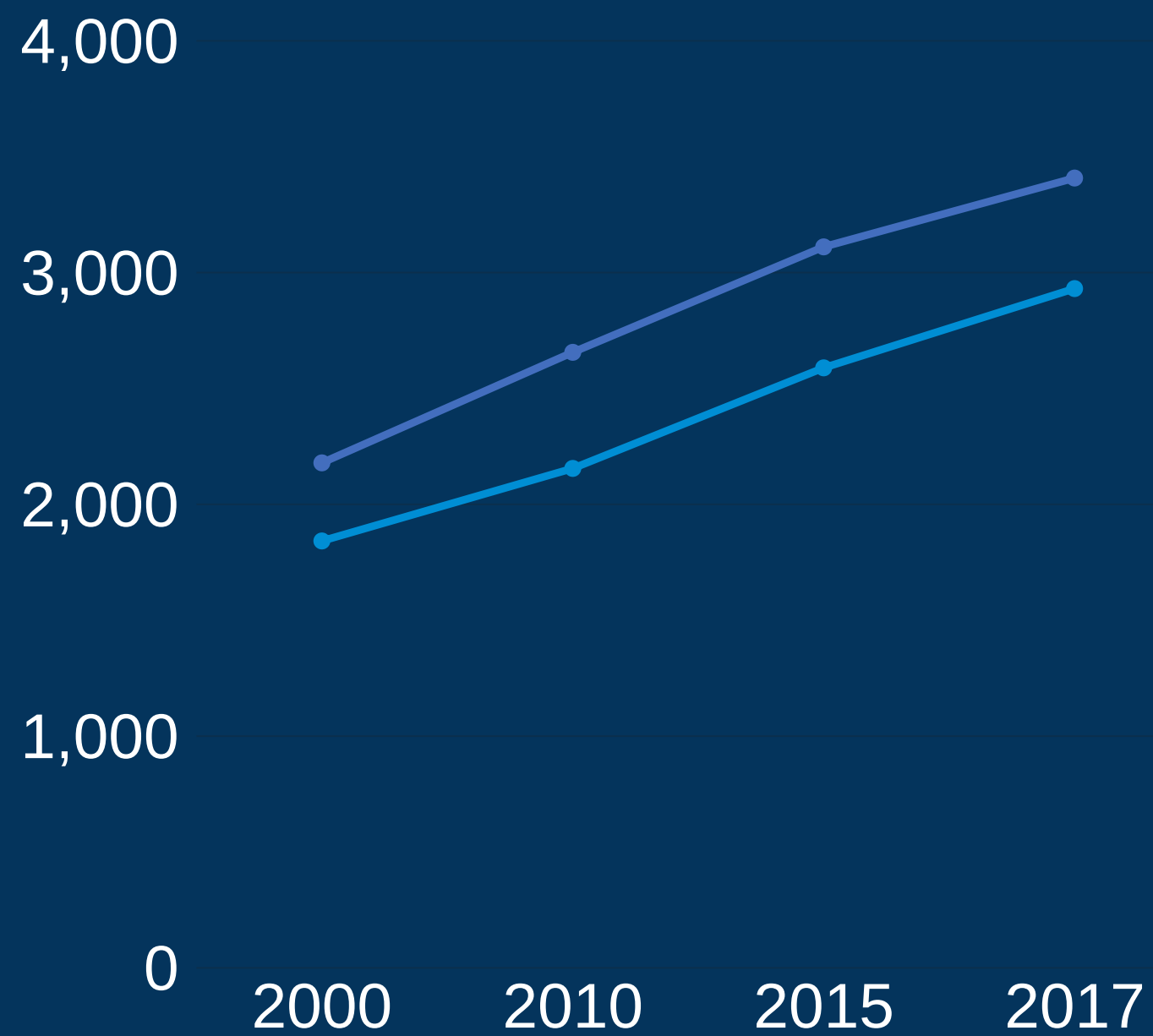
SEASONAL, RECREATIONAL, & OCCASIONAL USE - UPPER PENINSULA



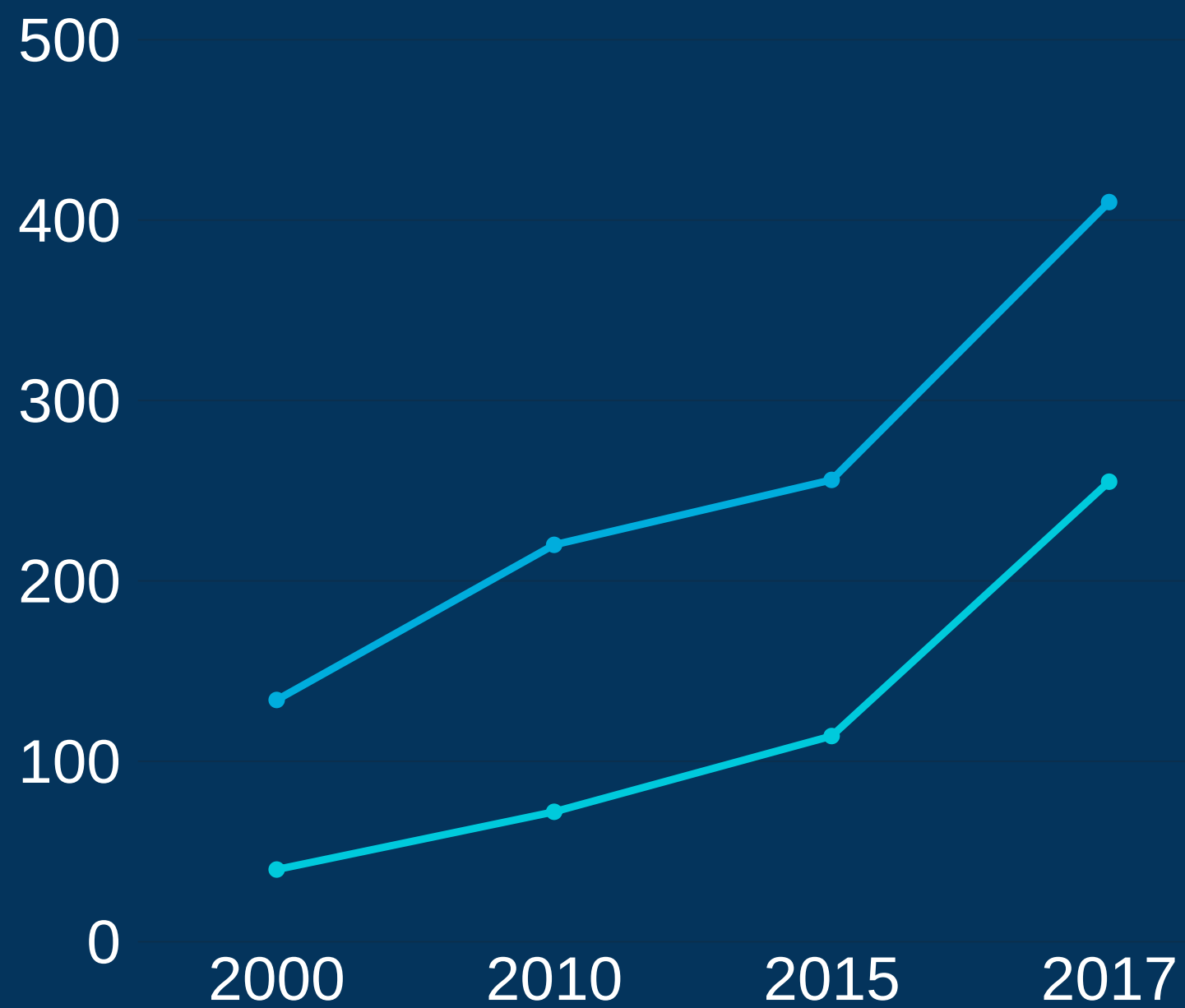
2017

1,760 Munising / 2,930 Alger
44% of county housing stock

VACANCIES, SEASONAL, RECREATIONAL, & OCCASIONAL USE



Alger County Vacant Units: 56% growth
Alger County SROUs: 59% growth

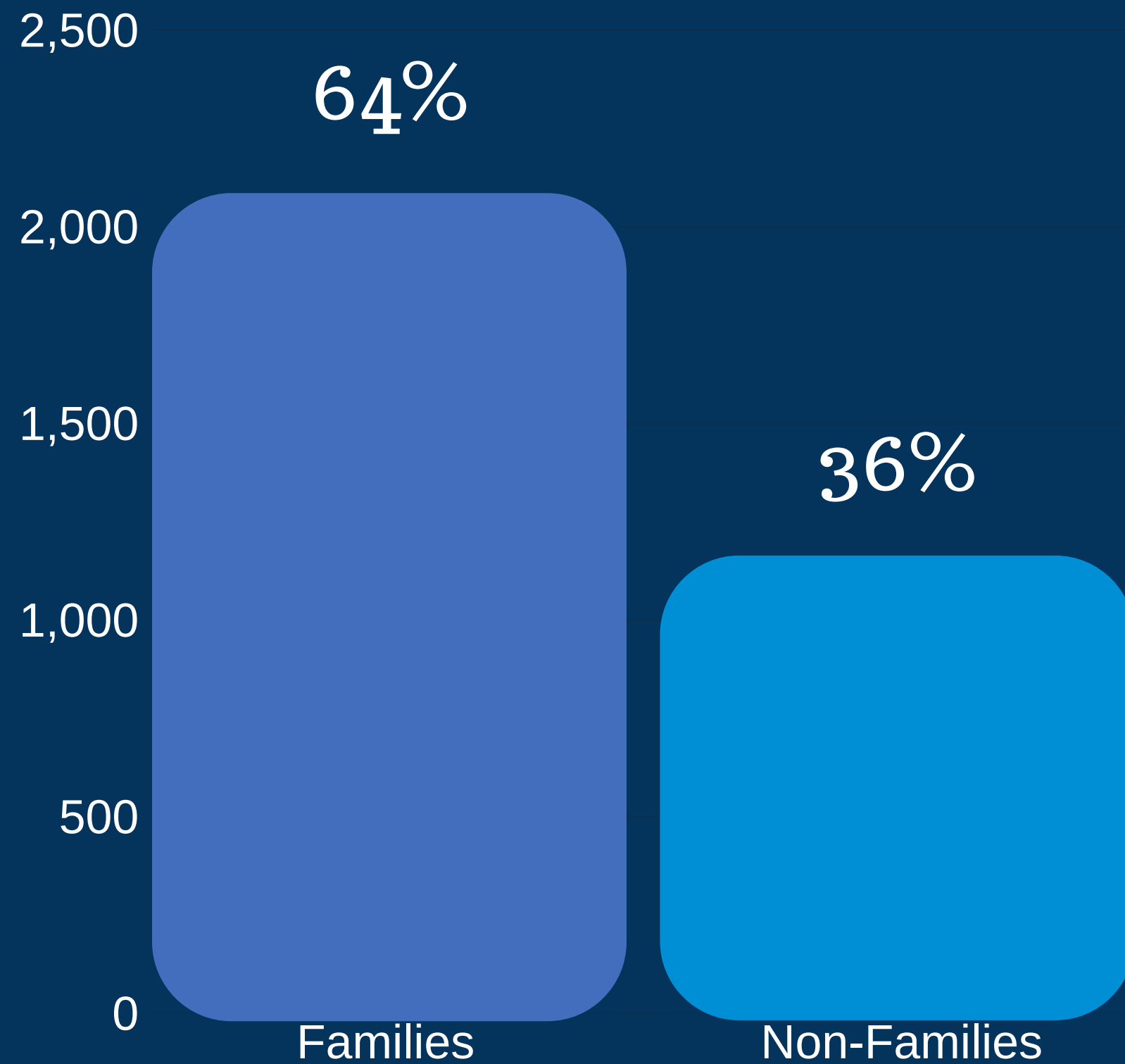


Munising Vacant Units: 206% growth
Munising SROUs: 538% growth

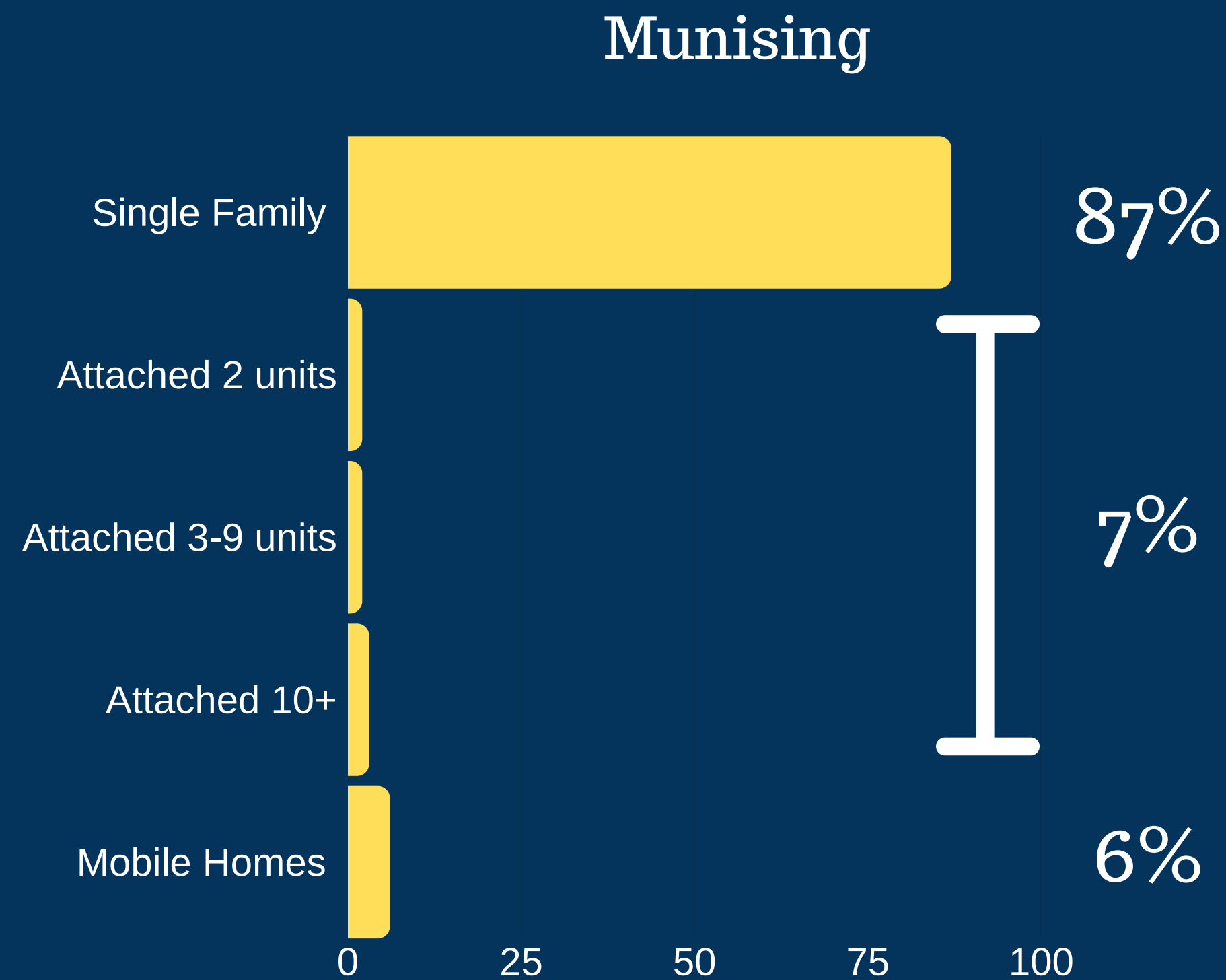
CHALLENGES ASSOCIATED WITH SROUS/GATEWAY COMMUNITIES

- Public service demands: infrastructure, garbage/recycling, sewage, etc.
- Affordability: Housing prices impacted by new developments
- Displacement: Locals squeezed out -> changes in school enrollment
- Development patterns: pressure to build out, conservation challenges
- Seasonal employment: temporary housing demands
- Social change: demographic shifts, tourism impacts
- Transportation demands: increased roadway and parking congestion
- Recreational impacts: congestion, degradation to natural resources

HOUSEHOLD CHARACTERISTICS



HOUSING BY TYPE



HOUSING AGE

Munising

7%

HOUSING BUILT
AFTER YEAR 2000
(<20 YEARS OLD)

69%

HOUSING BUILT
BETWEEN 1950-2000

24%

HOUSING BUILT
BEFORE YEAR 1950
(PRE-WWII)

Alger County

8%

HOUSING BUILT
AFTER YEAR 2000
(<20 YEARS OLD)

72%

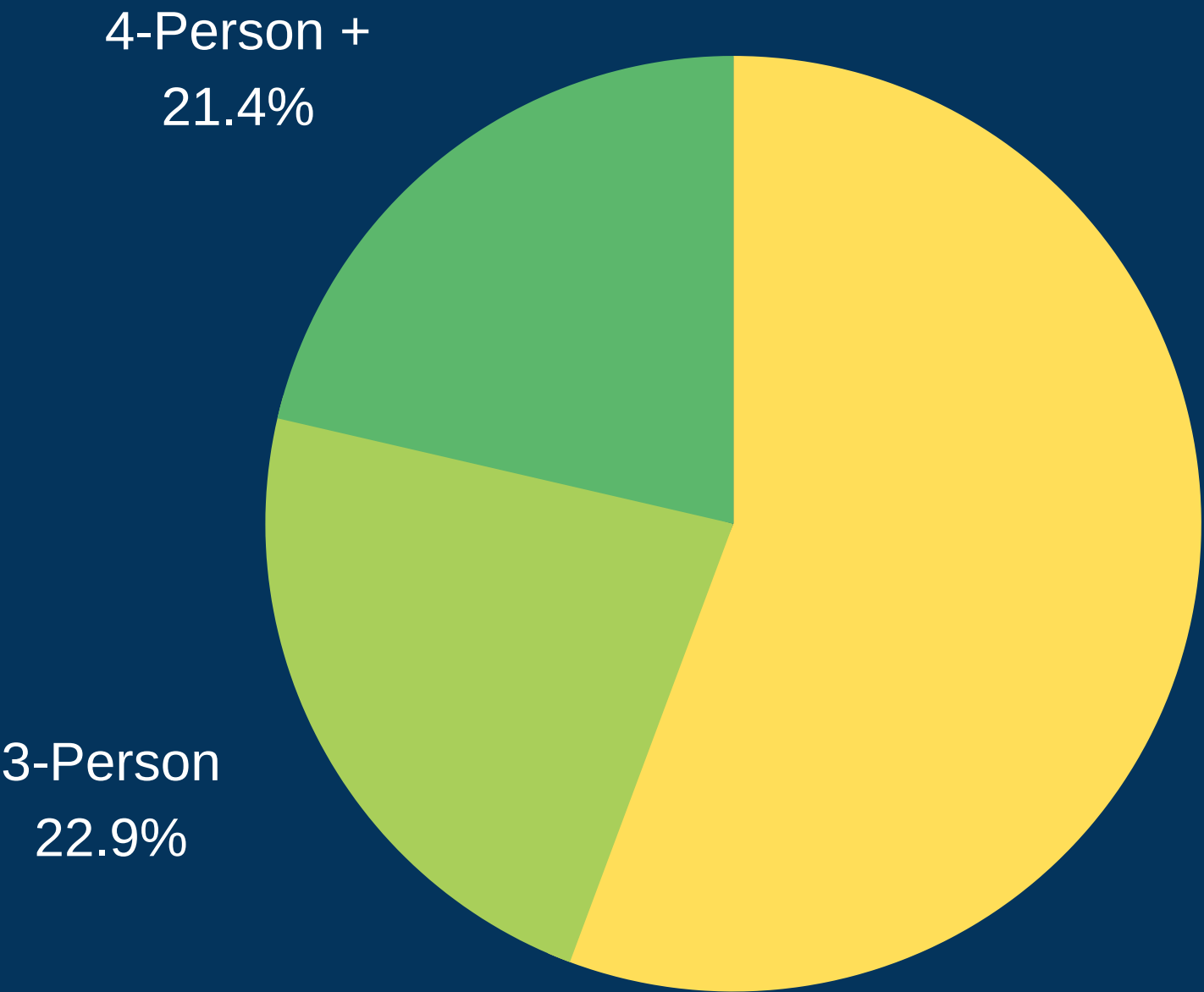
HOUSING BUILT
BETWEEN 1950-2000

21%

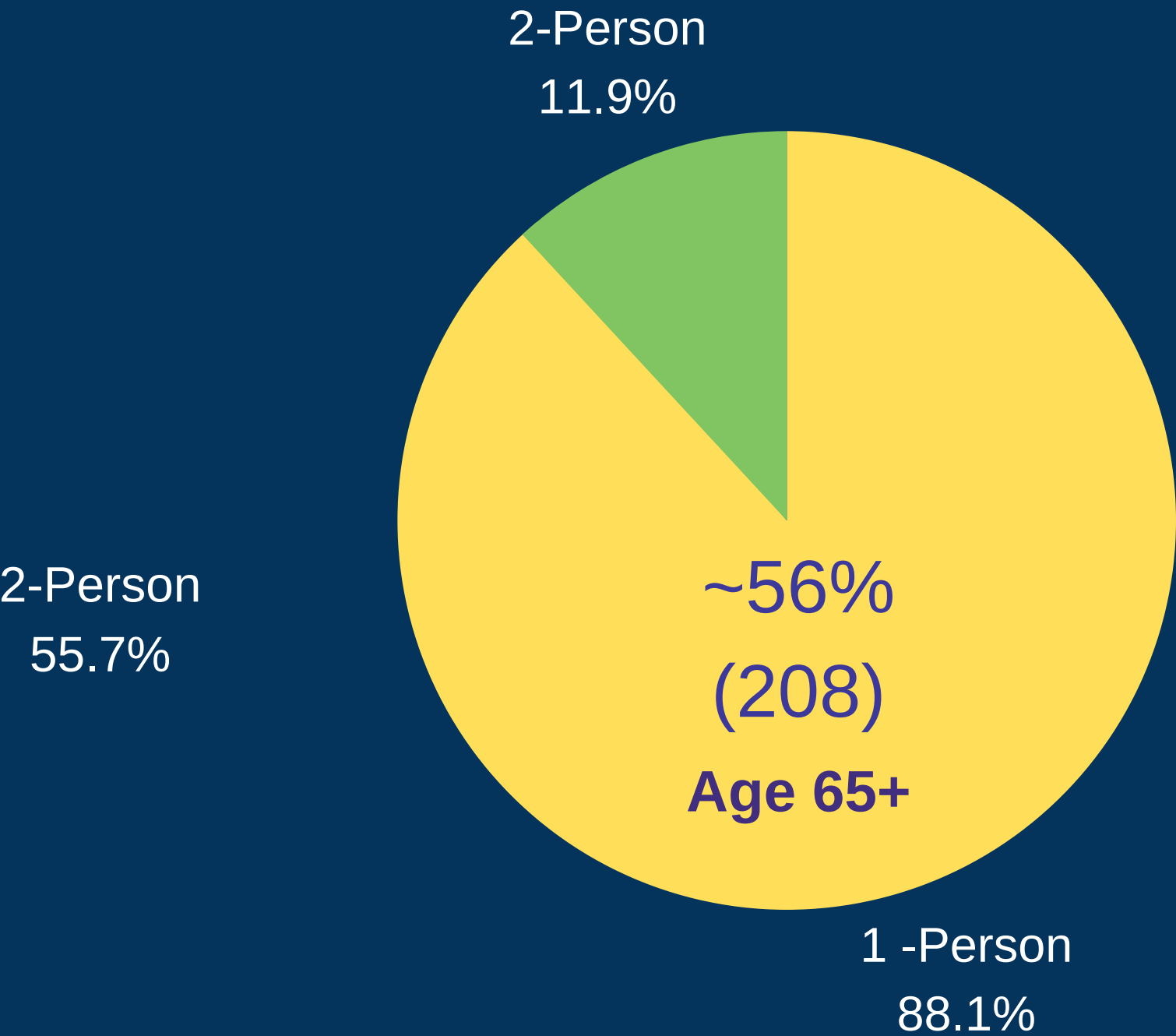
HOUSING BUILT
BEFORE YEAR 1950
(PRE-WWII)

MUNISING - PERSONS PER HOUSEHOLD BY TYPE

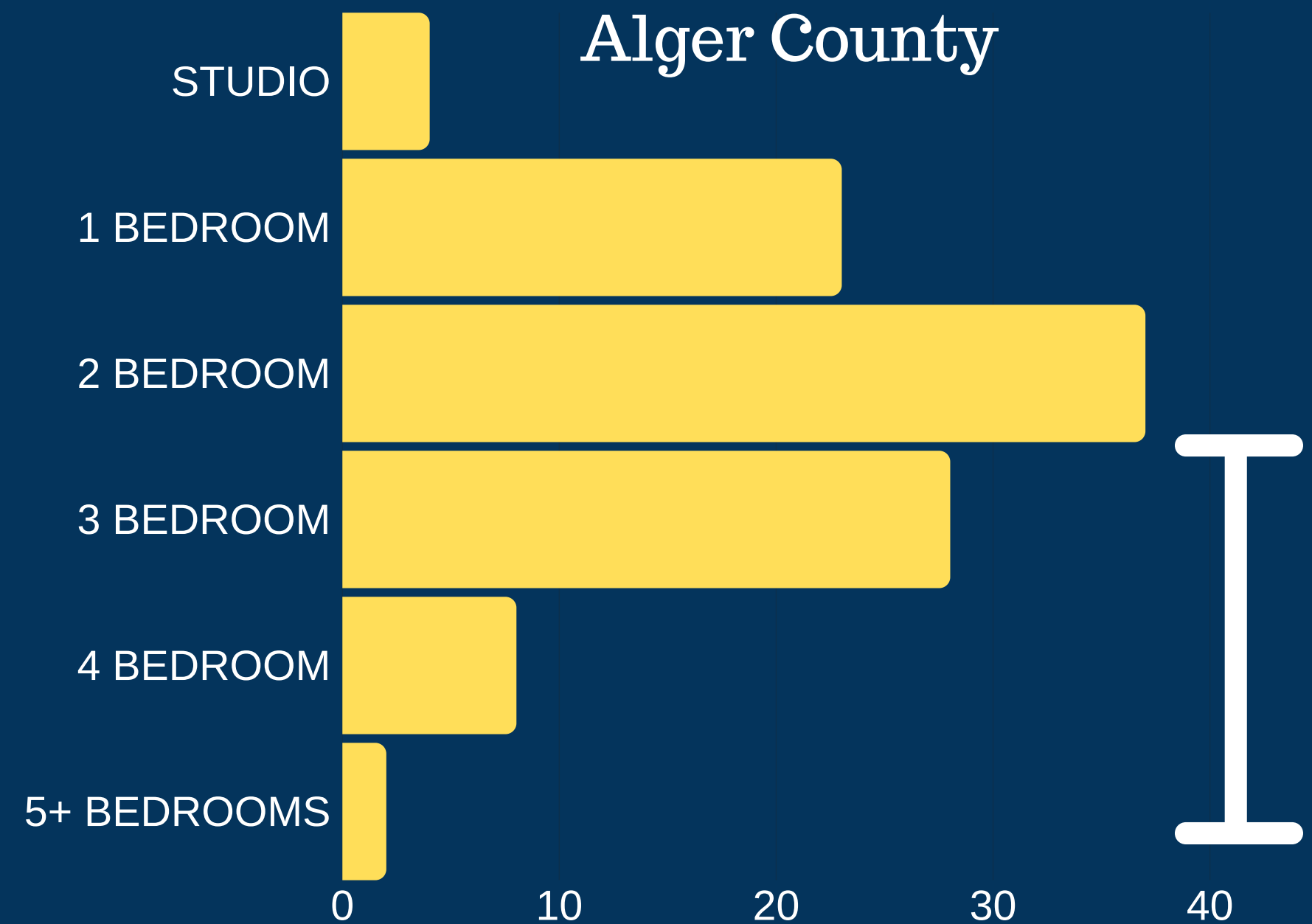
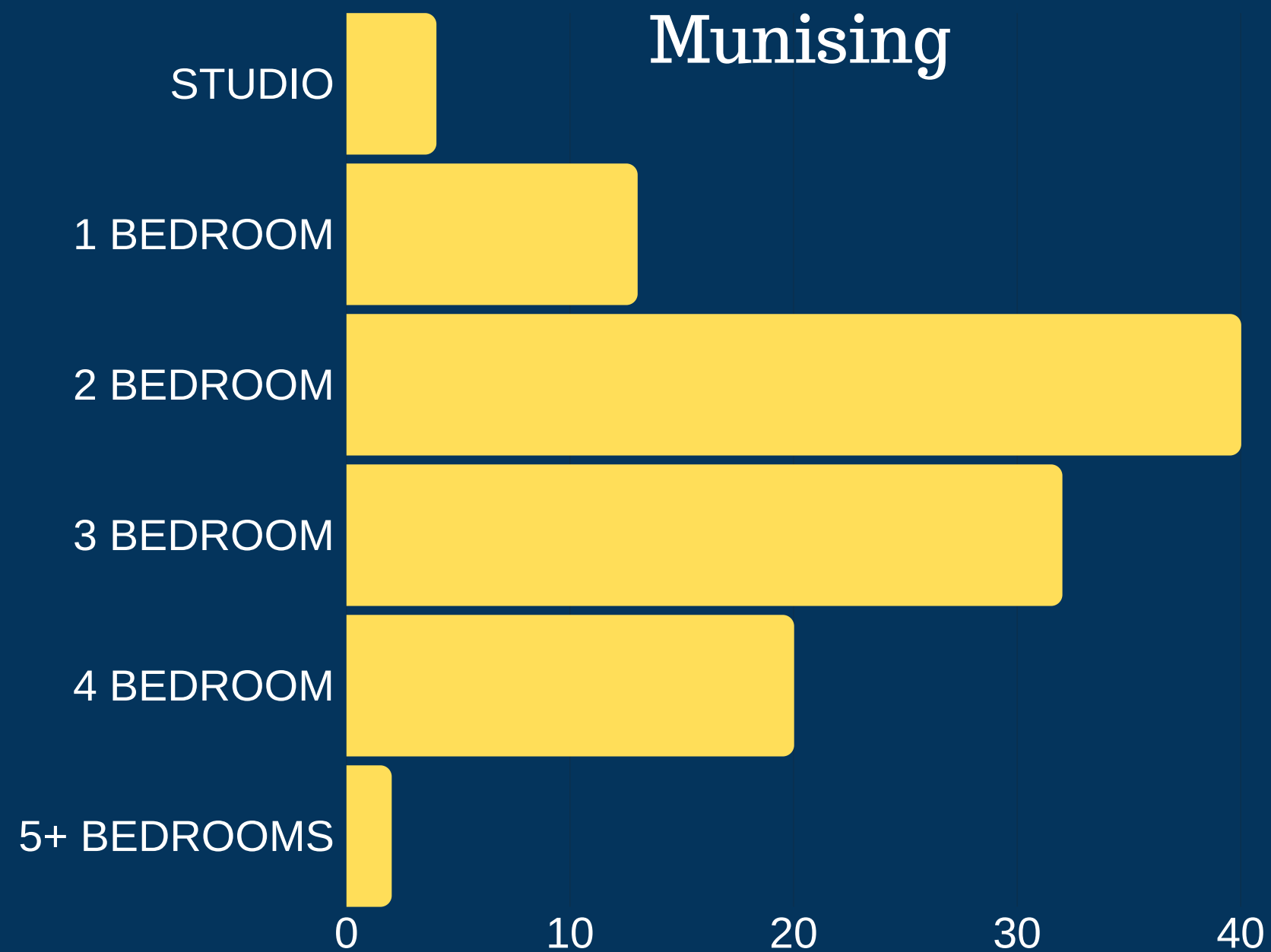
Families



Non-Families



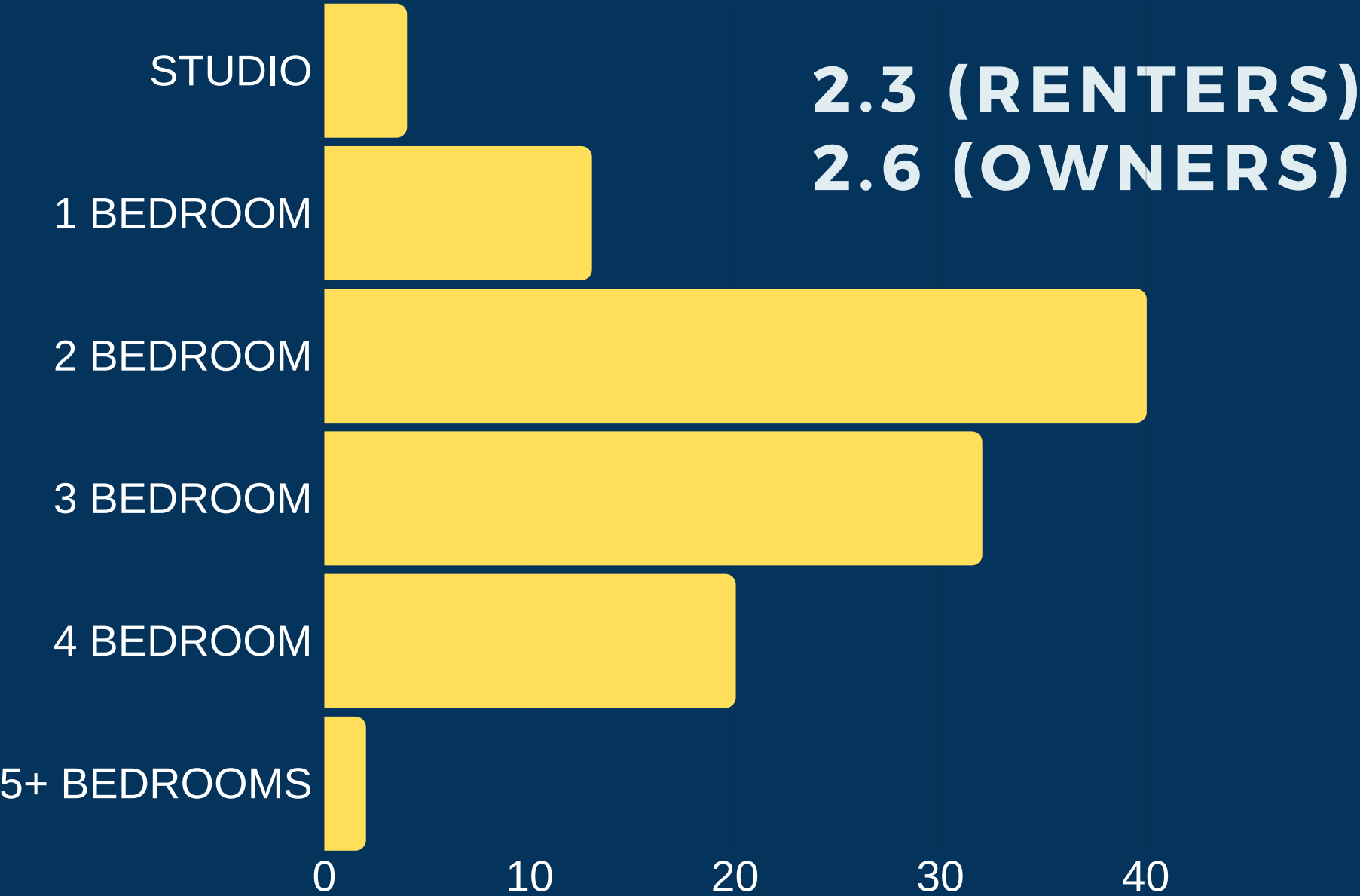
BEDROOMS



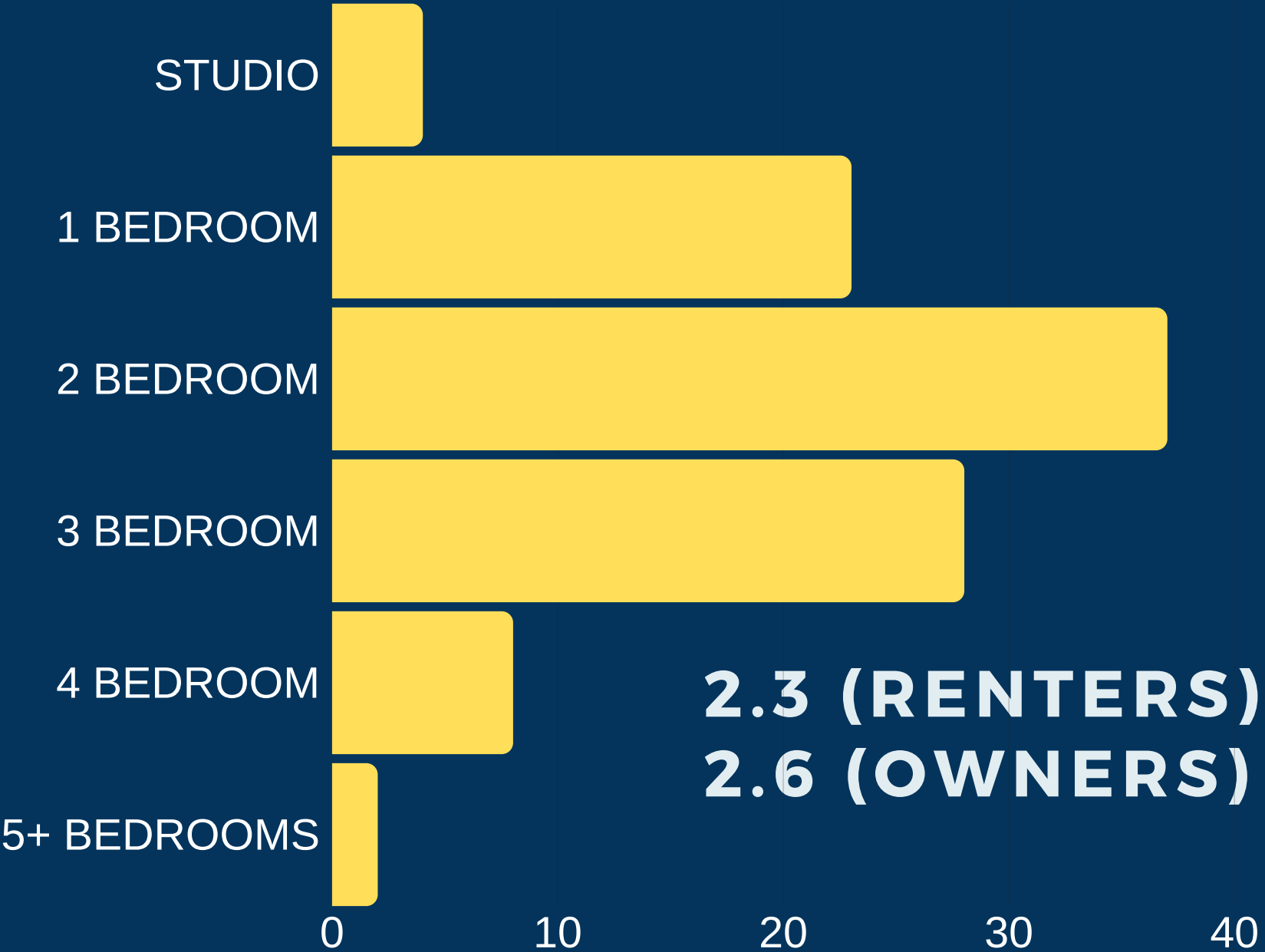
37% = 3+ bedrooms

BEDROOMS & AVERAGE HOUSEHOLD SIZE

Munising



Alger County



CHALLENGE

Poll: one-third of Michiganders say their communities don't have enough housing options

Poll: one-third of Michiganders say their communities don't have enough housing options

By Rick Charmoli Cadillac News Aug 13, 2019 Updated Aug 13, 2019



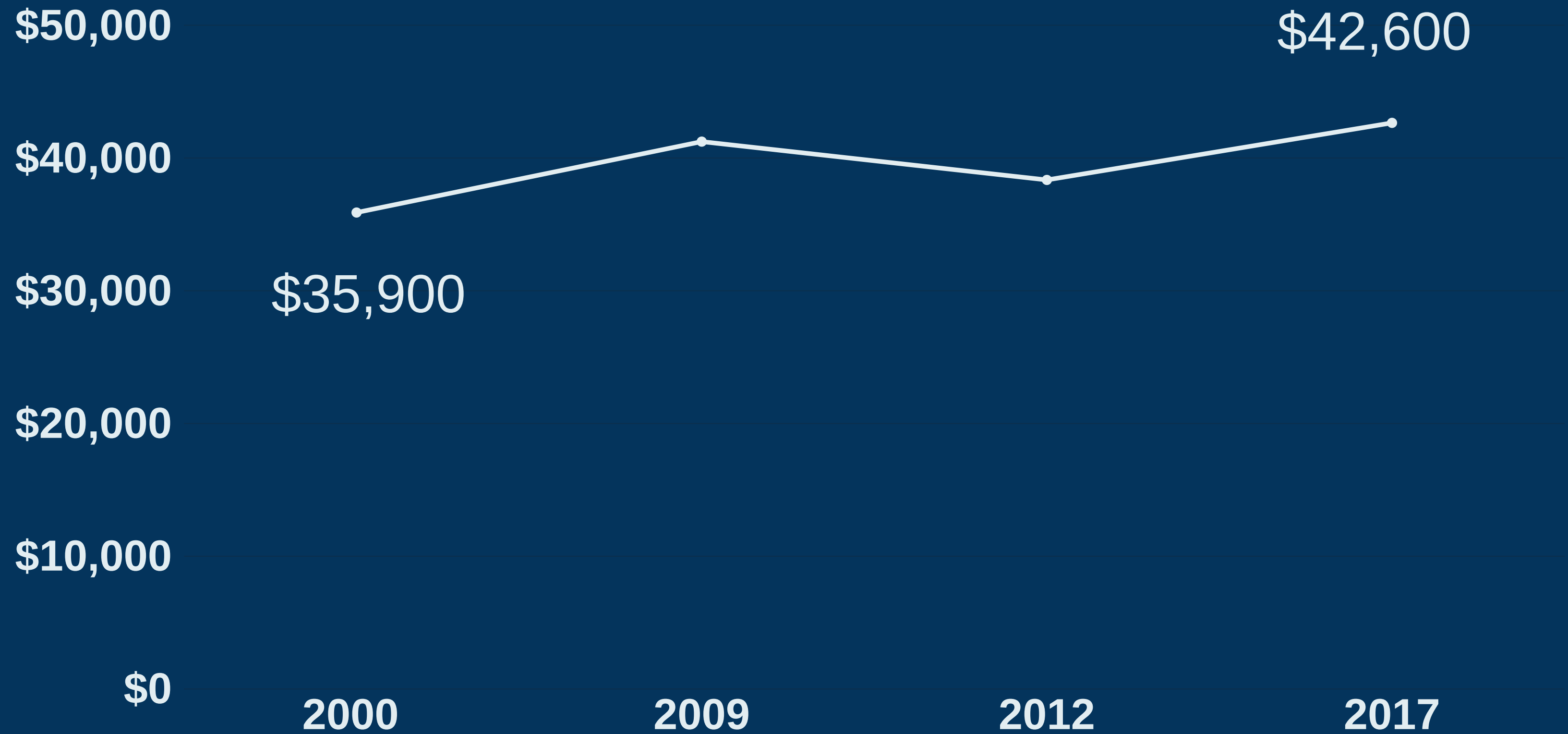
More than one-third of Michigan residents indicated their communities had too few housing options, according to a statewide poll conducted earlier this year by the Marketing Research Group. Although there is new construction projects such as Cadillac Lofts, housing is still a big issue affecting the Cadillac area.



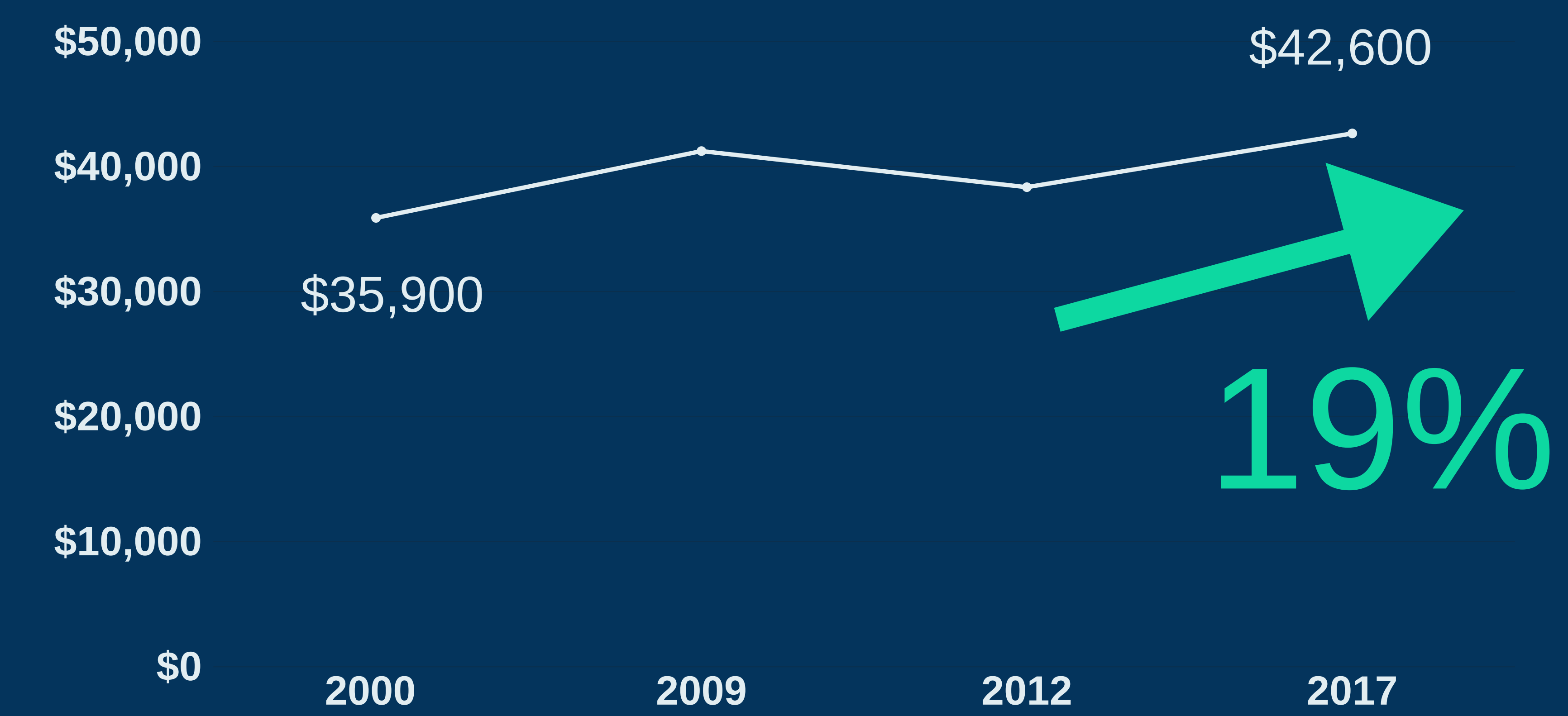
LATEST NEWS

- One of the top barbershop choruses in the world will perform Saturday
- Buckley Old Engine Show has family time, 1 cent candy
- Manton commission candidates almost left off ballot due to filing snafu
- Scramble for free
- Trooper injured after fugitive drives off during arrest in Missaukee County
- Cadillac woman charged with OWI with infant in vehicle

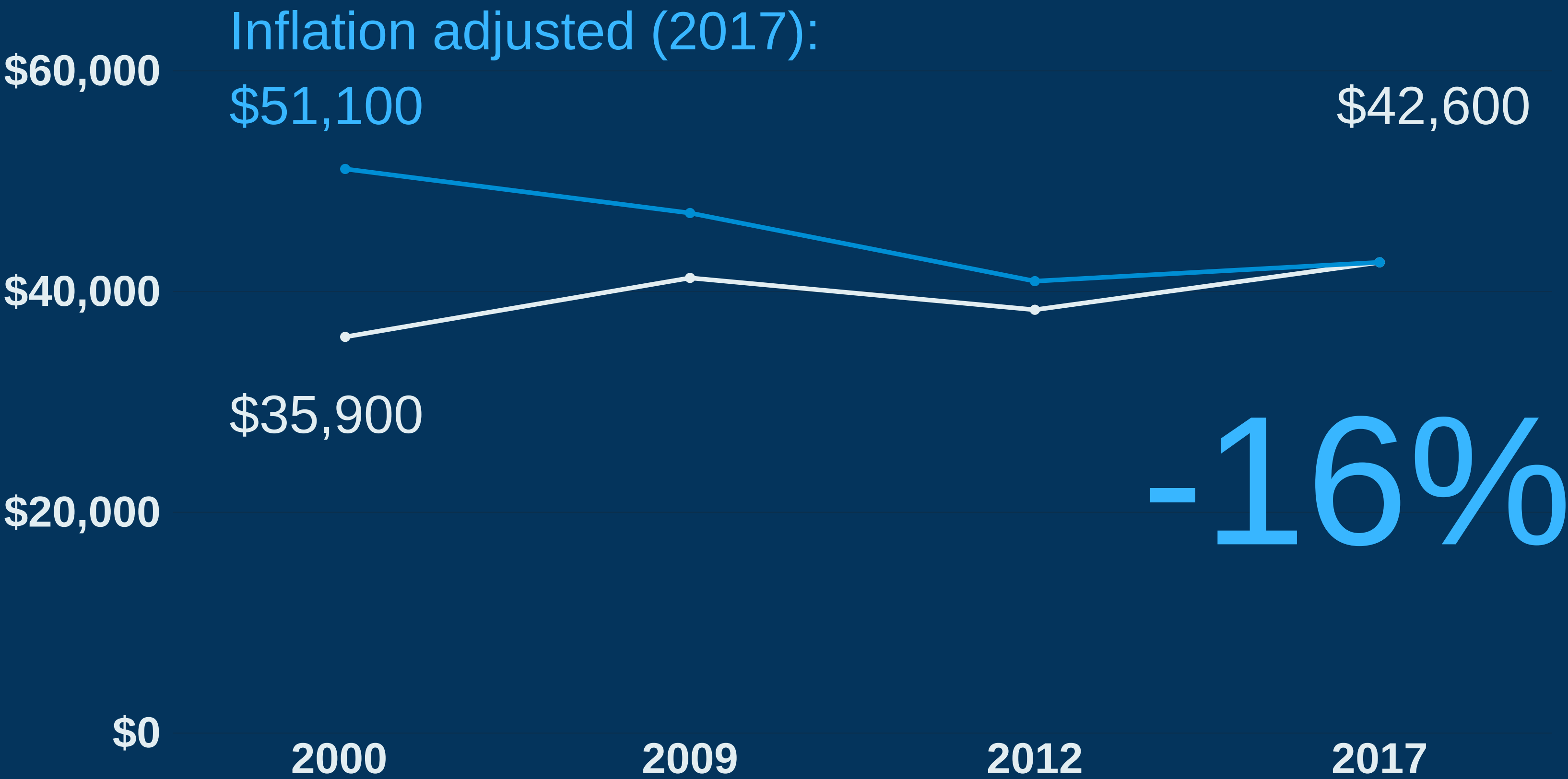
MEDIAN HOUSEHOLD INCOME: ALGER COUNTY



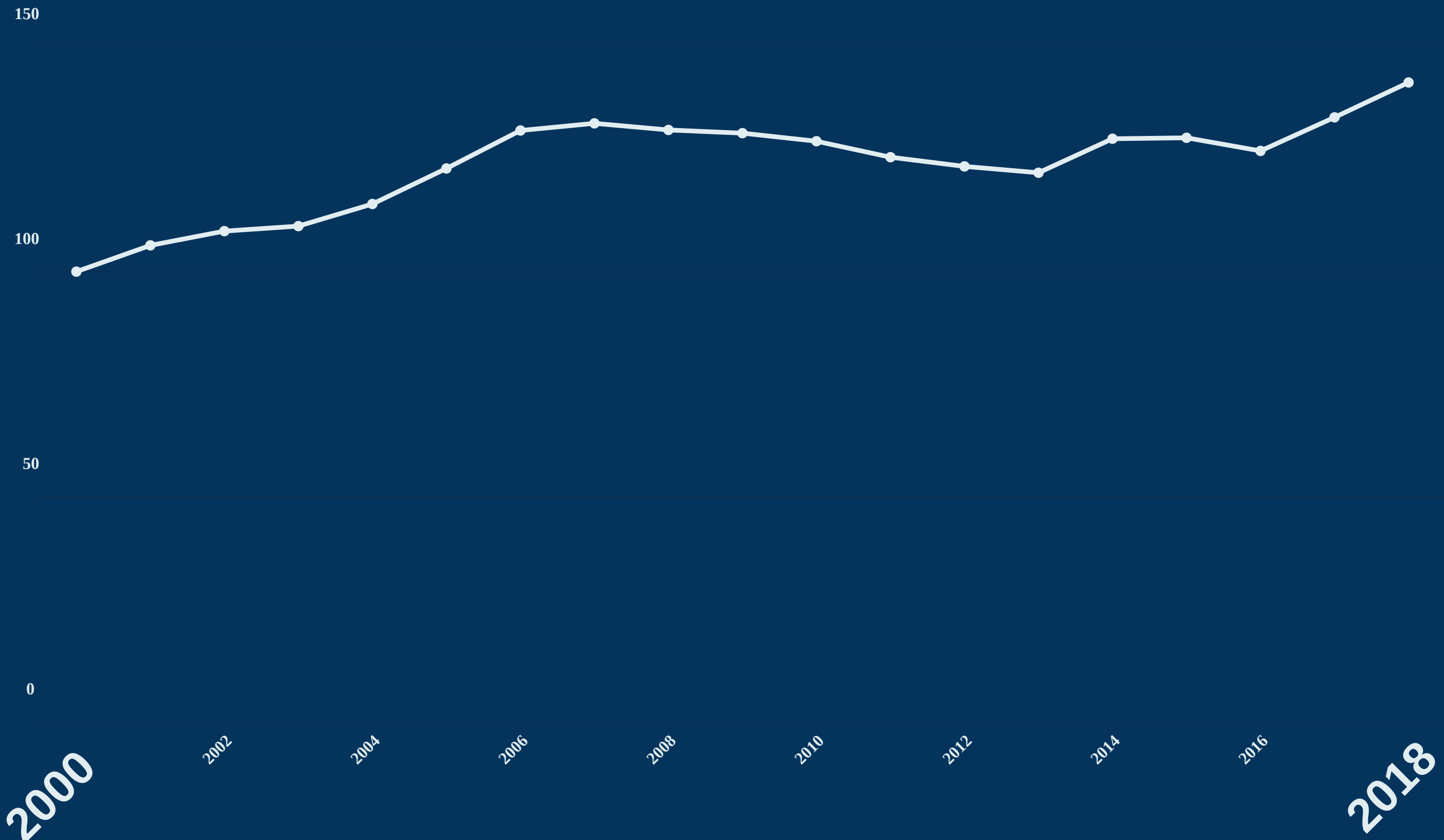
MEDIAN HOUSEHOLD INCOME: ALGER COUNTY



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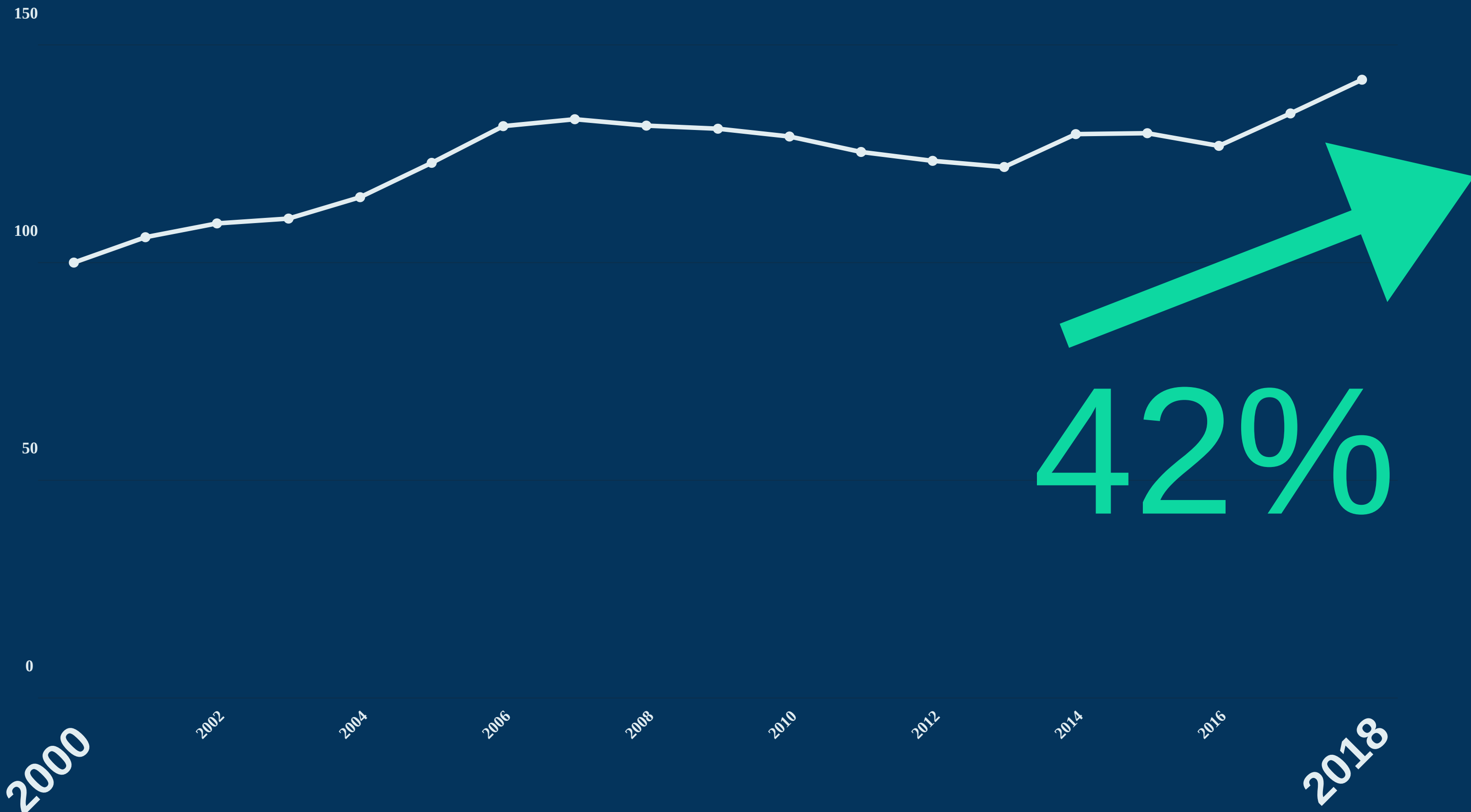


HOUSING PRICE INDEX: ALGER COUNTY



Source: Federal Housing Finance Agency's Housing Price Index, Q4 2018

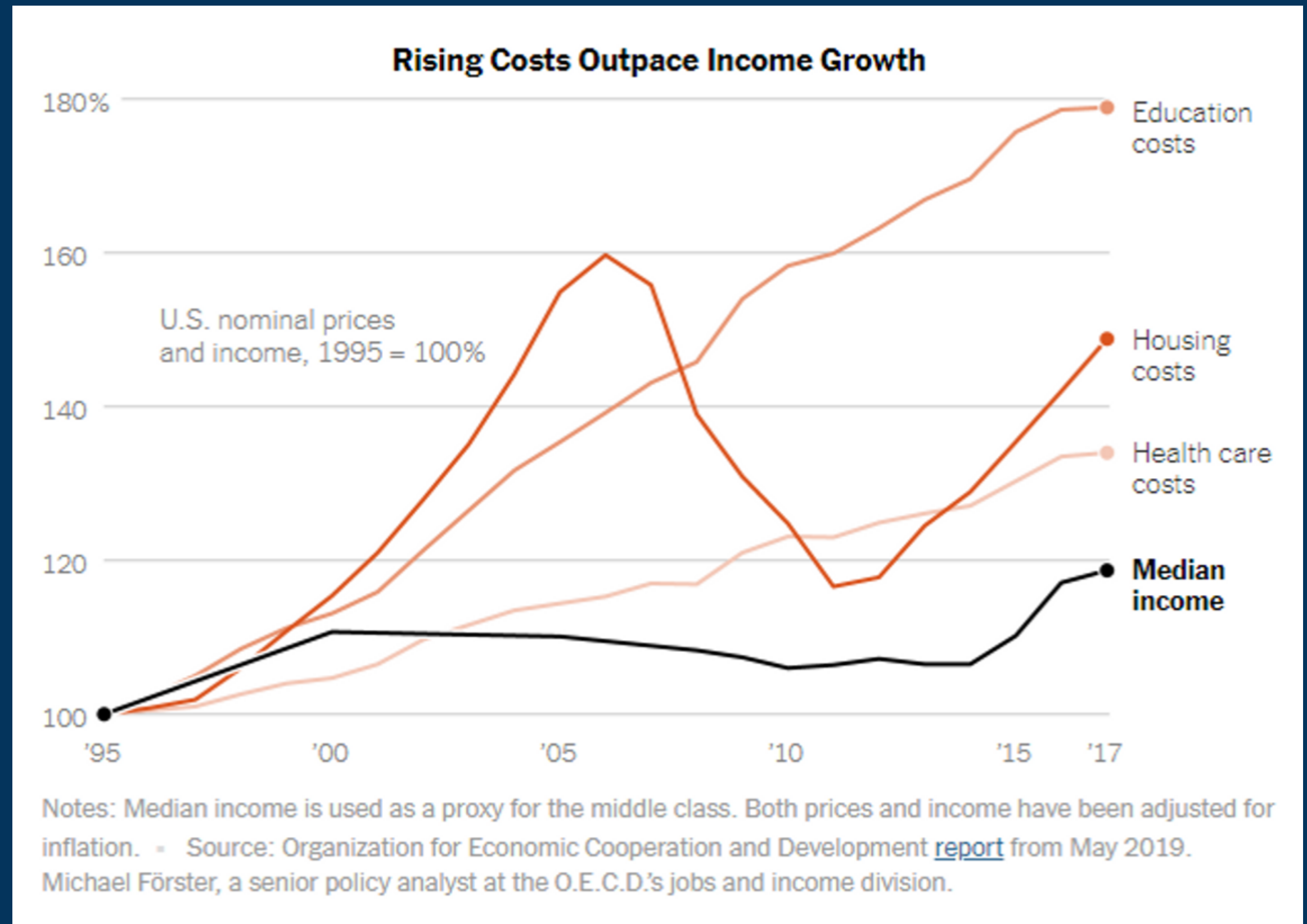
HOUSING PRICE INDEX: ALGER COUNTY



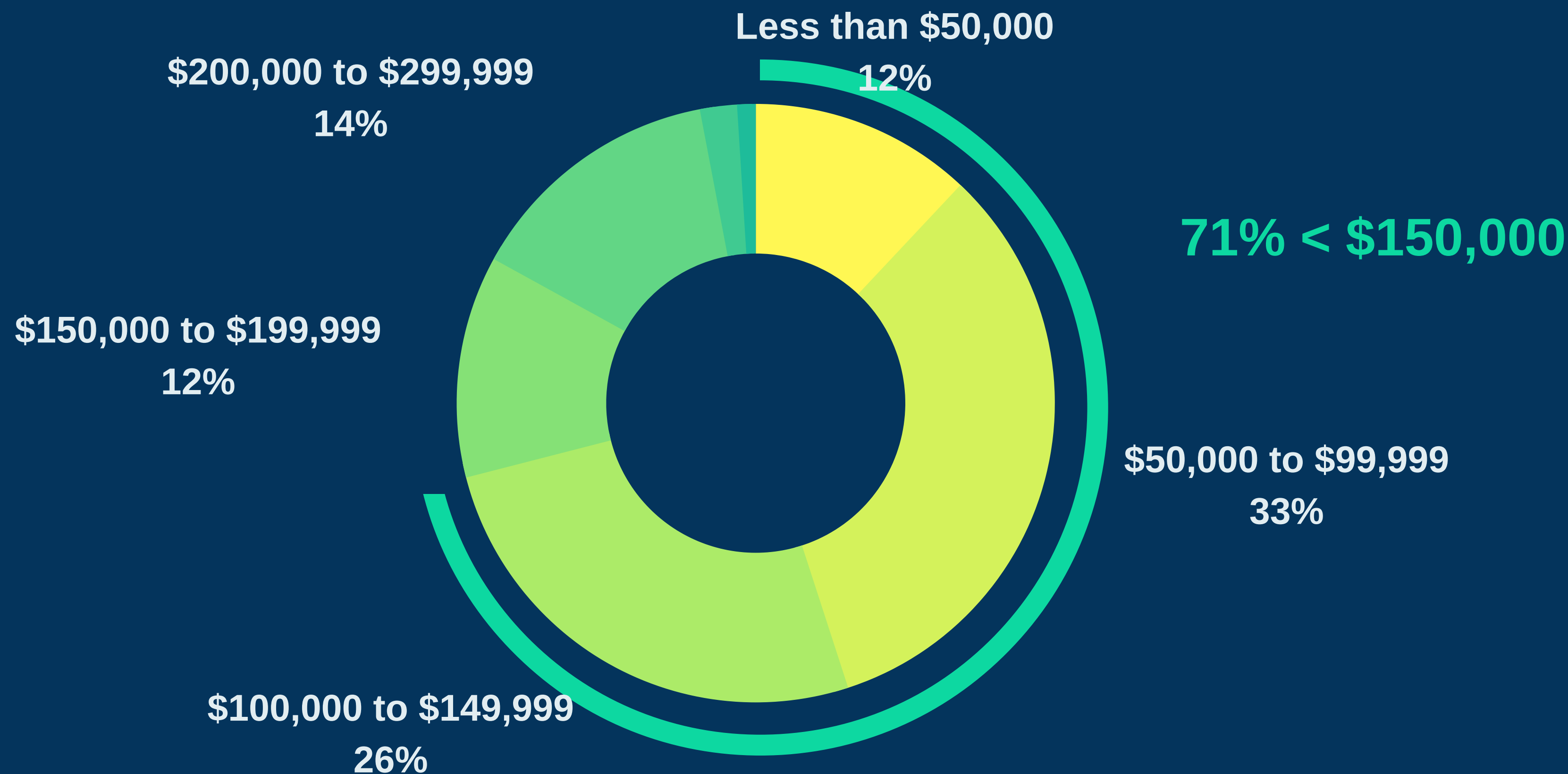
Source: Federal Housing Finance Agency's Housing Price Index, Q4 2018

NATIONALLY

"Housing accounted for 23 percent of the average household's total expenditures in 1901, 27 percent in 1950, and nearly 33 percent in 2018..."



HOUSING VALUE - OWNER OCCUPIED: MUNISING



AVERAGE HOME SALE PRICE

\$122,900

MUNISING

LIVING WAGE

INDIVIDUAL

\$22,400

PER YEAR
(\$11 PER HOUR)

The wage shown is the annual salary an **individual** must earn to support themselves in Alger County, if they are working full-time (2080 hours per year).

SINGLE-INCOME FAMILY

\$35,700 - \$48,000

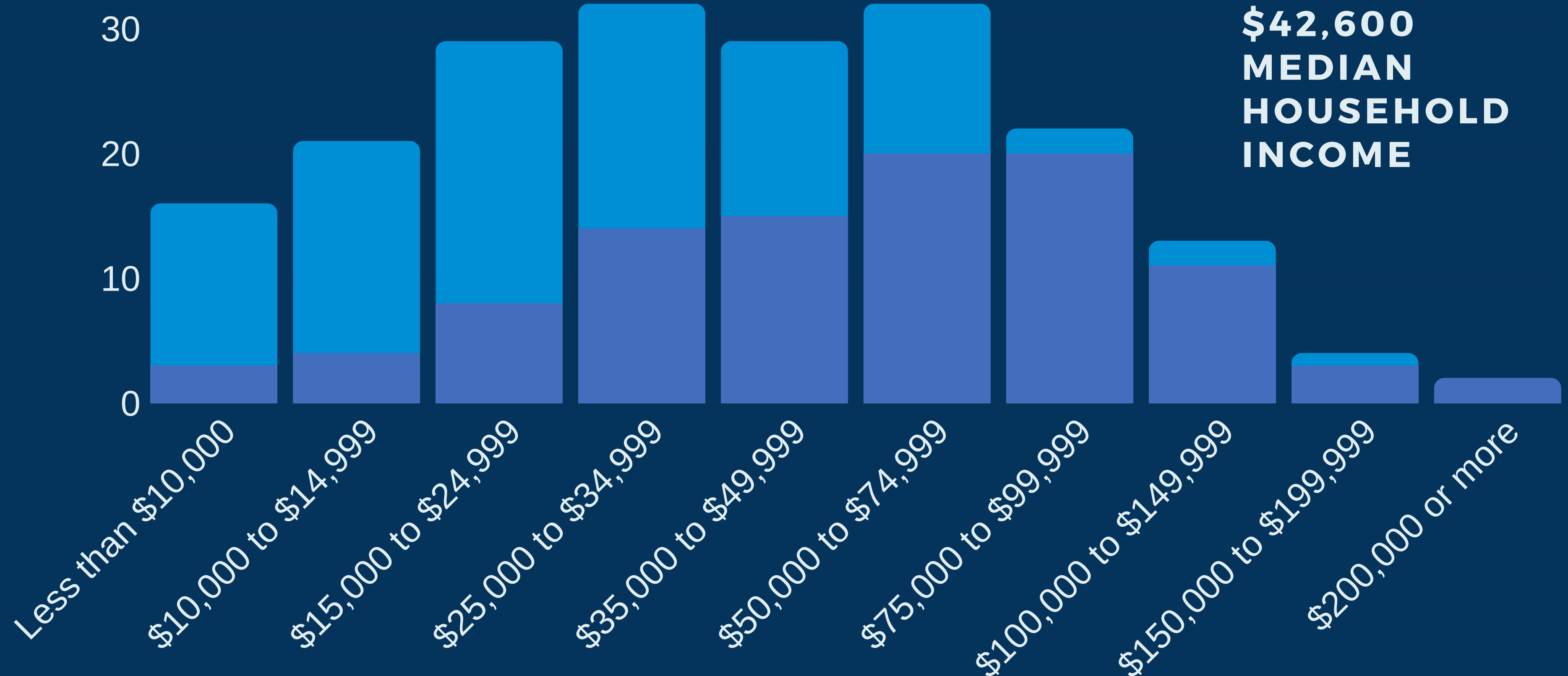
PER YEAR
(\$17-\$23 PER HOUR)

The wage shown is the annual salary a **single-income family** must earn to support themselves in Alger County, if they are working full-time (2080 hours per year).

HOUSEHOLD CHARACTERISTICS: MUNISING

Family

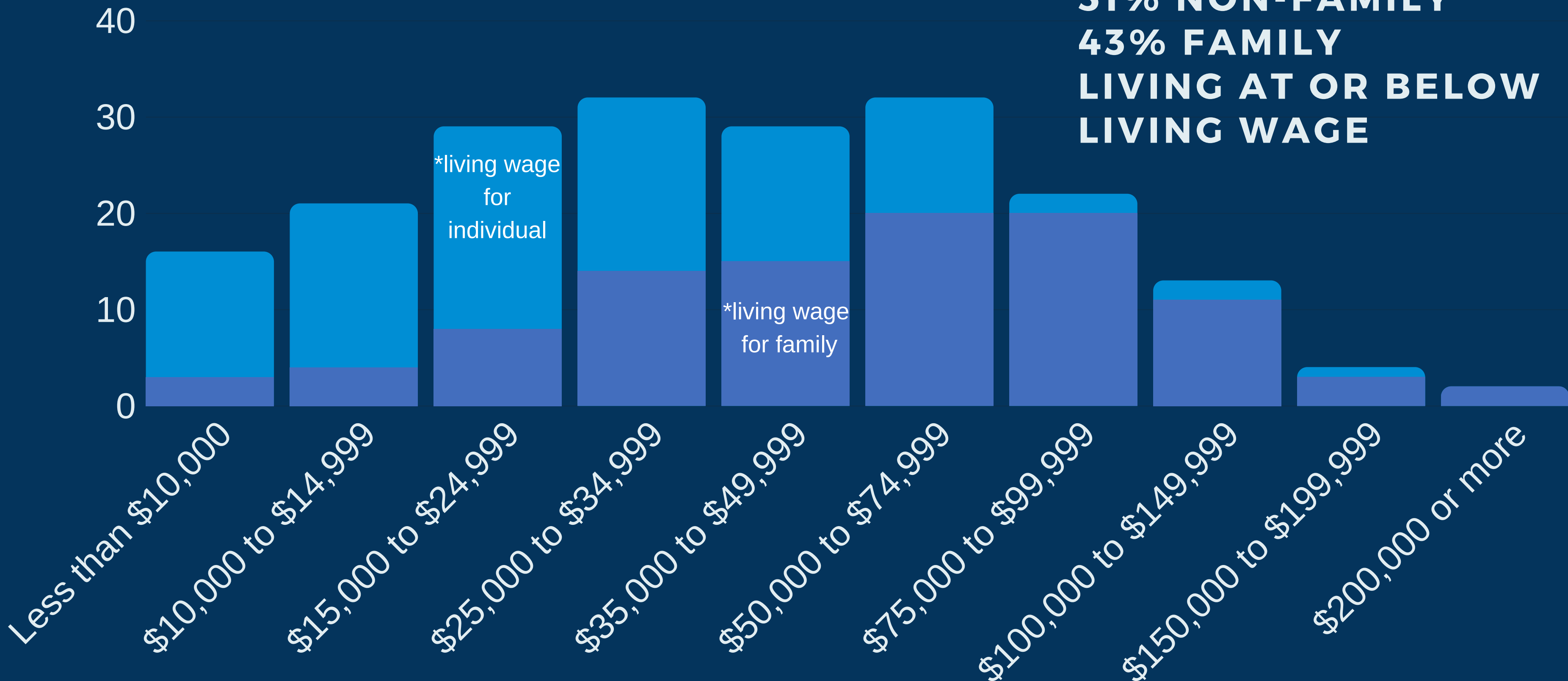
Non-Family



HOUSEHOLD CHARACTERISTICS: MUNISING

Family
Non-Family

51% NON-FAMILY
43% FAMILY
LIVING AT OR BELOW
LIVING WAGE



Data Source: ACS 2017, 2012 5-year Estimates: S1901

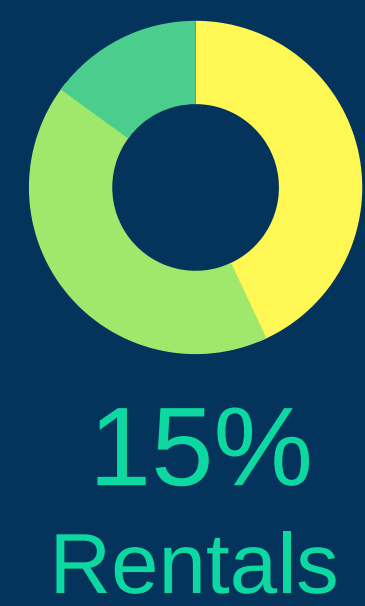
**LIVING WAGE
HOUSING COSTS**

\$495 - \$700

PER MONTH

Cost of housing (all expenses: rent, mortgage, repairs, etc.) that is affordable for those living within Alger County's "living wage."

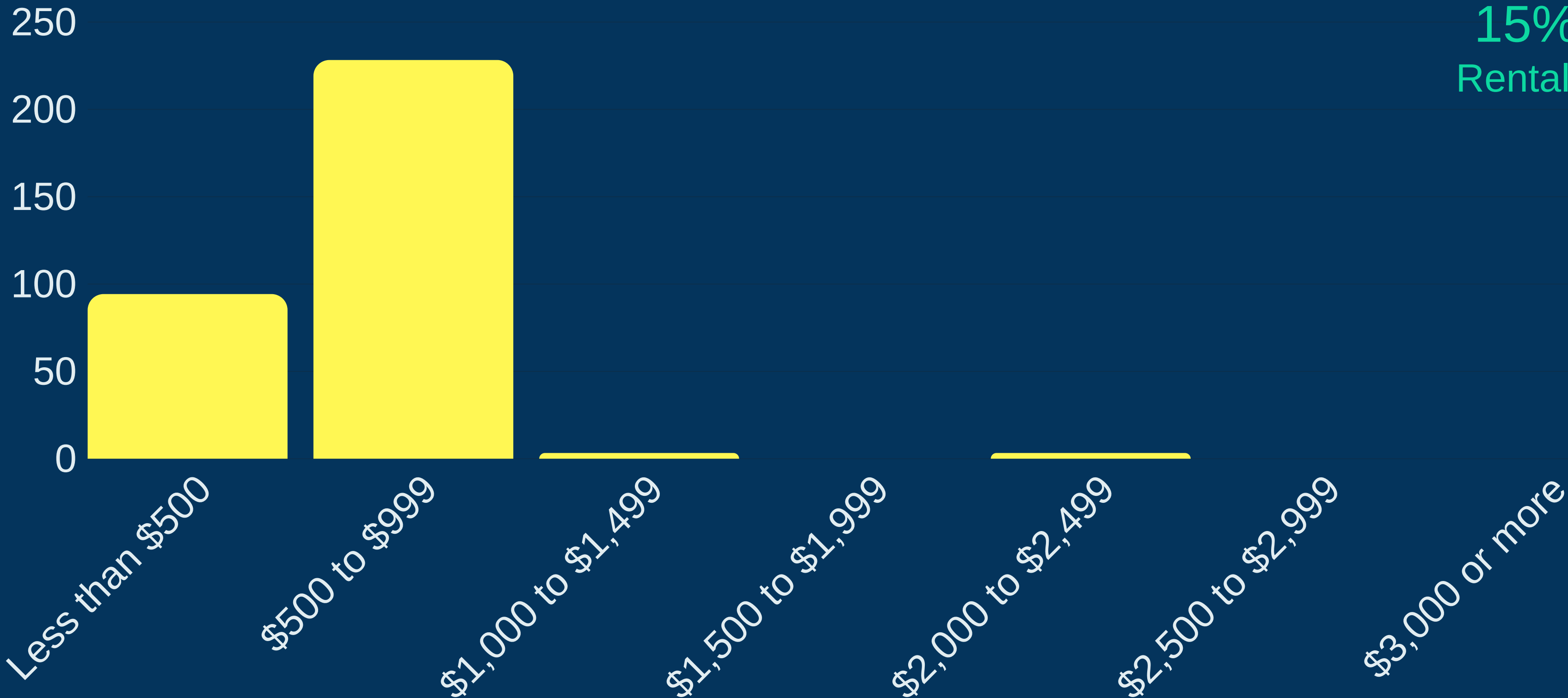
RENTAL HOUSING STOCK



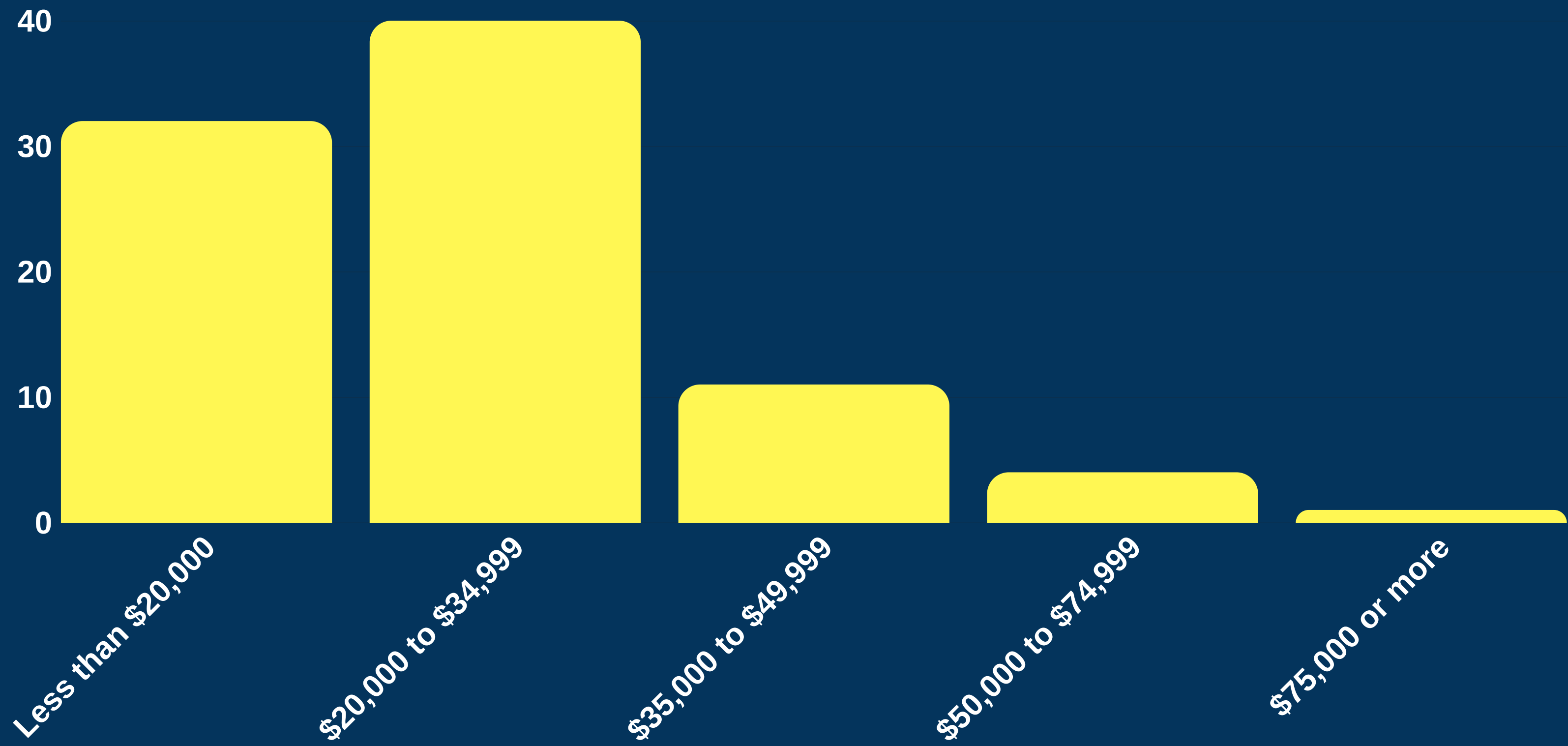
RENTAL RATES: MUNISING



15%
Rentals



RENTERS BY INCOME: MUNISING



RENTERS BY INCOME: MUNISING

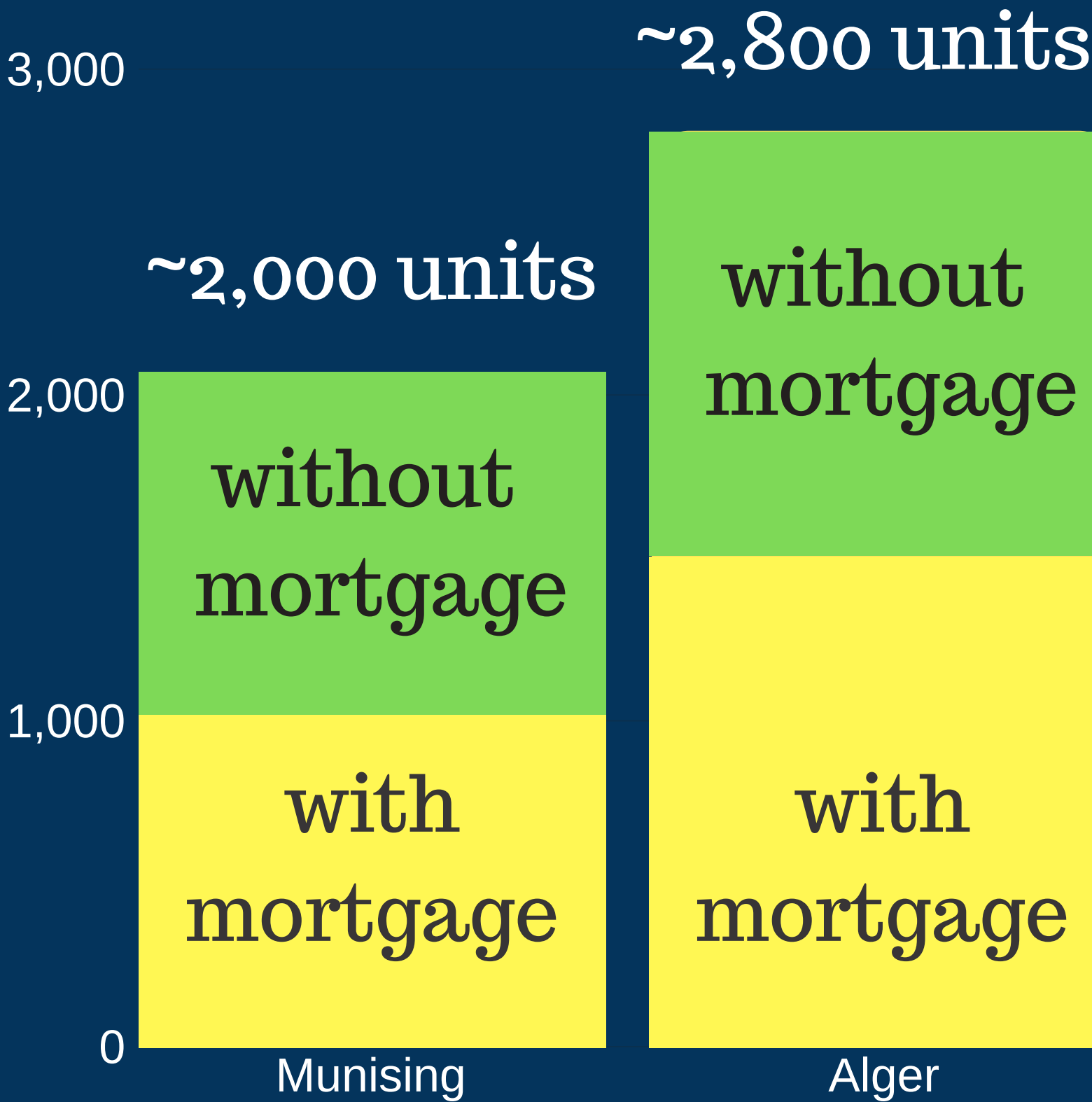
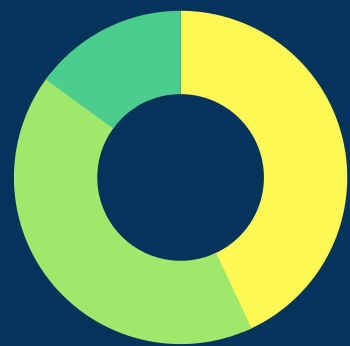


**LIVING WAGE
HOUSING COSTS**

65% OF RENTERS

**EARNING 30% OF AREA MEDIAN INCOME
PAY MORE THAN 50% OF THEIR INCOME ON HOUSING.**

OWNER-OCCUPIED HOUSING STOCK

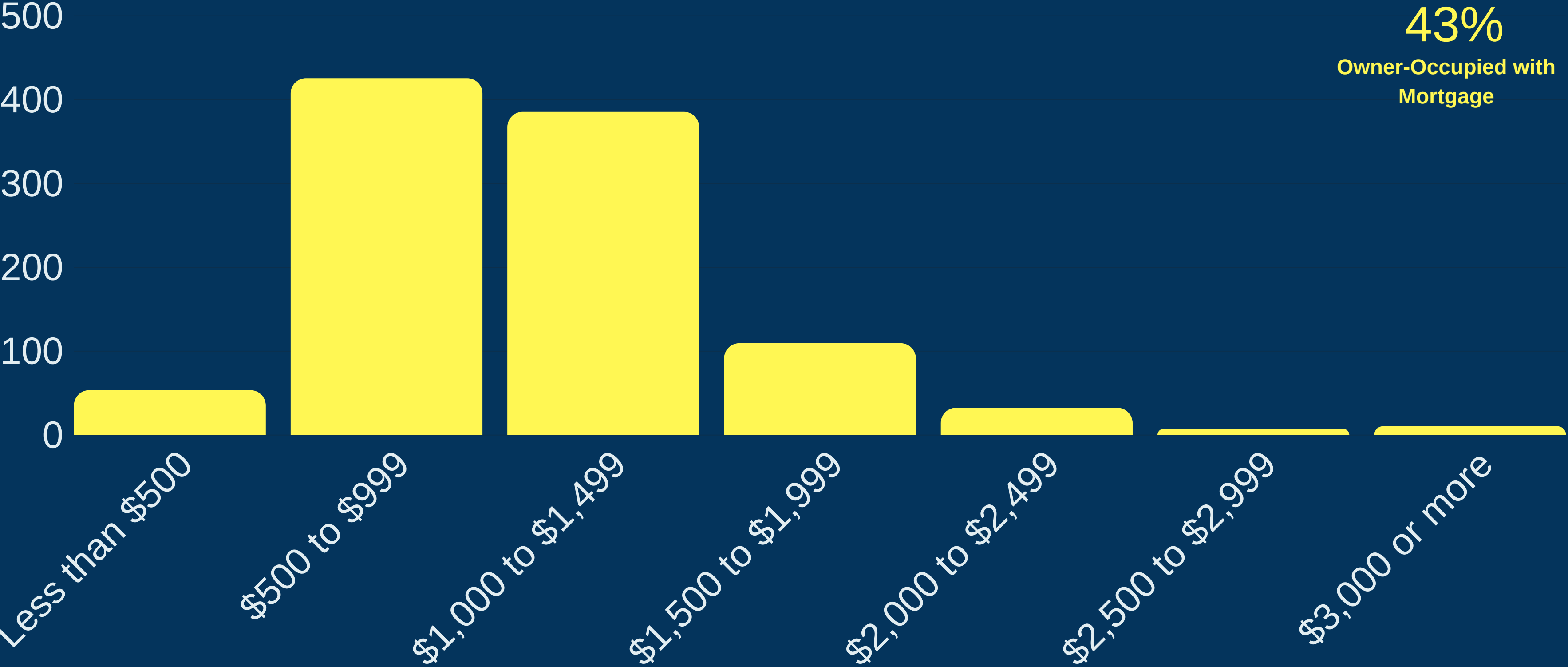


MONTHLY HOUSING COSTS WITH MORTGAGE:MUNISING

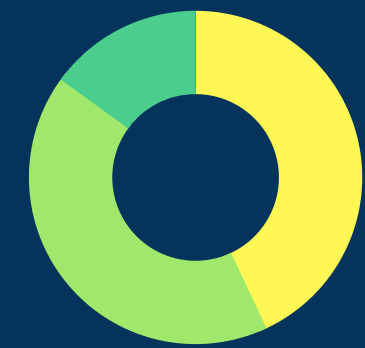


43%

Owner-Occupied with
Mortgage



MONTHLY HOUSING COSTS: WITHOUT MORTGAGE



44%

Owner-Occupied without Mortgage



**LIVING WAGE
HOUSING COSTS**

82%

OF THOSE **WITHOUT**
MORTGAGE

pay less than \$600 per month on
housing-related expenses.

**LIVING WAGE
HOUSING COSTS**

47%

OF THOSE **WITH** MORTGAGE

pay less than \$1,000 per month on
housing-related expenses.

**LIVING WAGE
HOUSING COSTS**

50% OF OWNERS

**EARNING 30% OF AREA MEDIAN INCOME
PAY MORE THAN 50% OF THEIR INCOME ON HOUSING.**

41% OF COUNTY POPULATION

ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

SUMMARY

OPPORTUNITIES & CHALLENGES



- Home values rising more than 2x faster than incomes.
- Increase in vacancies and SROUs.



- Lack of diversity in existing housing stock.
- Identify highest and best use given limited space. Where and how to redevelop/infill?



Don't lose sight of "living wage" threshold and housing affordability for vulnerable community members.

SUMMARY

OPPORTUNITIES & CHALLENGES



Declining population and spillover effects from shrinkage in year-round population.



Trade offs associated with being a "gateway community."



Retirees comprise large share of current home owners, and this age group will comprise larger share of total population over time.

Thank you!

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