Central UP CEDS/RHP Meeting #2

May 29th, 2025

Agenda

- ▶ Welcome and introductions
- Build UP, Scale UP Anne Giroux, Director of Development and Investment Services
- Great Lakes Housing Services Nicki Basch, Housing Consulting Team
- Rental Housing Affordability Statistics
- ▶ 2025 CEDS: SWOT Update
- Current grants and training opportunities
- Partner Updates



Welcome and Introductions 2025 CEDS Committee

Alan Barr	Creative Change	Vince Bevins	Michigan Department of Transportation
Trent Bellingar	Delta Schoolcraft ISD	Joe Thiel	Innovate Marquette SmartZone
Victoria George	Schoolcraft Tourism & Commerce	Brigitte LaPointe	Keweenaw Bay Indian Community
Alex Kofsky	Accelerate UP	Julee Kaurala	MDHHS
Holly Peoples	Michigan Works of the Upper Peninsula	Kathy Reynolds	Greater Munising Bay Partnership for Commerce
		Mindy Meyers	Dickinson Area Economic Development Alliance
Phil Britton	Fresh Systems, LLC	Amy Berglund	Invest UP
Ed LeGault	Delta County Economic Development Alliance	Michelle LaJoie	Community Action Alger Marquette
Emily Leach	Marquette County Planning	Nate Heffron	Superior Trade Zone/ City of Negaunee
Kathleen Henry	Superior Watershed Partnership	Dave Nyberg	Northern Michigan University
Christopher Germain	Lake Superior Community Partnership	Ryan Stern	UP Regional Labor Federation
Donna LaCourt	MDARD	Zak Aubert	Menominee County & Menominee DDA

Welcome and Introductions 2025 Central UP Housing Collaborative

Michelle LaJoie	Community Action Alger- Marquette	Andrew McNeally	UPPCO
Antonio Adan	Marquette County	Amy Berglund	Invest UP
Christopher Germain	LSCP	Victoria George	Schoolcraft Tourism & Commerce
Debb Brunell	Michigan Works	Dave Nyberg	NMU
Rod DesJardins	DHHS	Emily DeSalvo	UPCAP
Emily Leach	Marquette County	Eileen Sparpana	Bay College
Jason Carviou	Menominee County	Jon Dickerson	Schwalbach
Jen Tucker	MEDC	Julie Shaw	SAIL
Kathy Reynolds	Greater Munising Bay Partnership for Commerce	Kim Shiner	City of Manistique
Lindsey Clark	MEDC	Mindy Meyers	Dickinson EDA
Lyn Durant	Marquette Township	Alan Barr	Keller Williams
Nate Heffron	City of Negaunee	Brad Neumann	MSU Extension
Henry Sales	Habitat for Humanity	Ray Govus	MEDC
Patricia West	City of Gladstone	Sean Hobbins	City of Marquette
Sharron Maki	Marquette County Housing Commission	Steve Mulka	Breitung Township

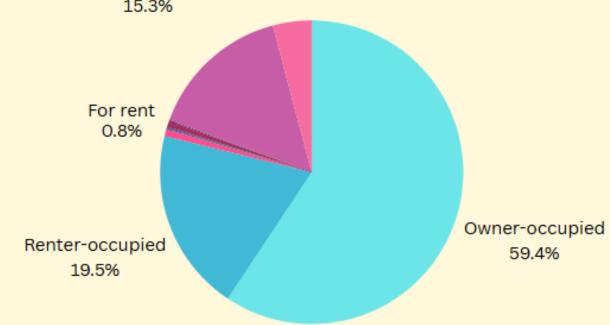
Central UP Region

Alger, Delta, Dickinson, Marquette, Menominee, and Schoolcraft Counties

Total Housing Units: 92,748

They consist of...

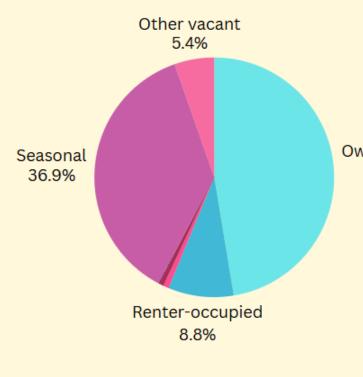
Seasonal, Recreational, or Occasional 15.3%



The blue-shaded area comprises Households

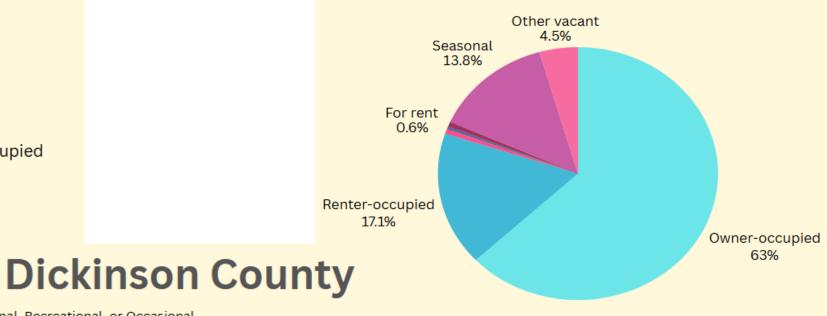
Total Households: 73,766

Alger County



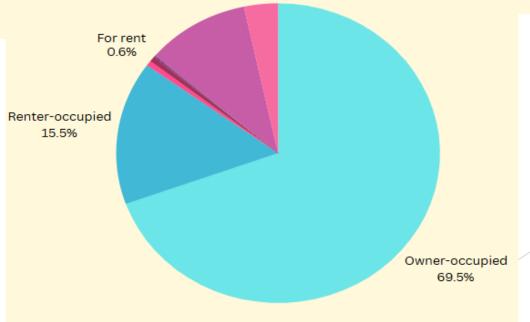
Owner-occupied 47.4%

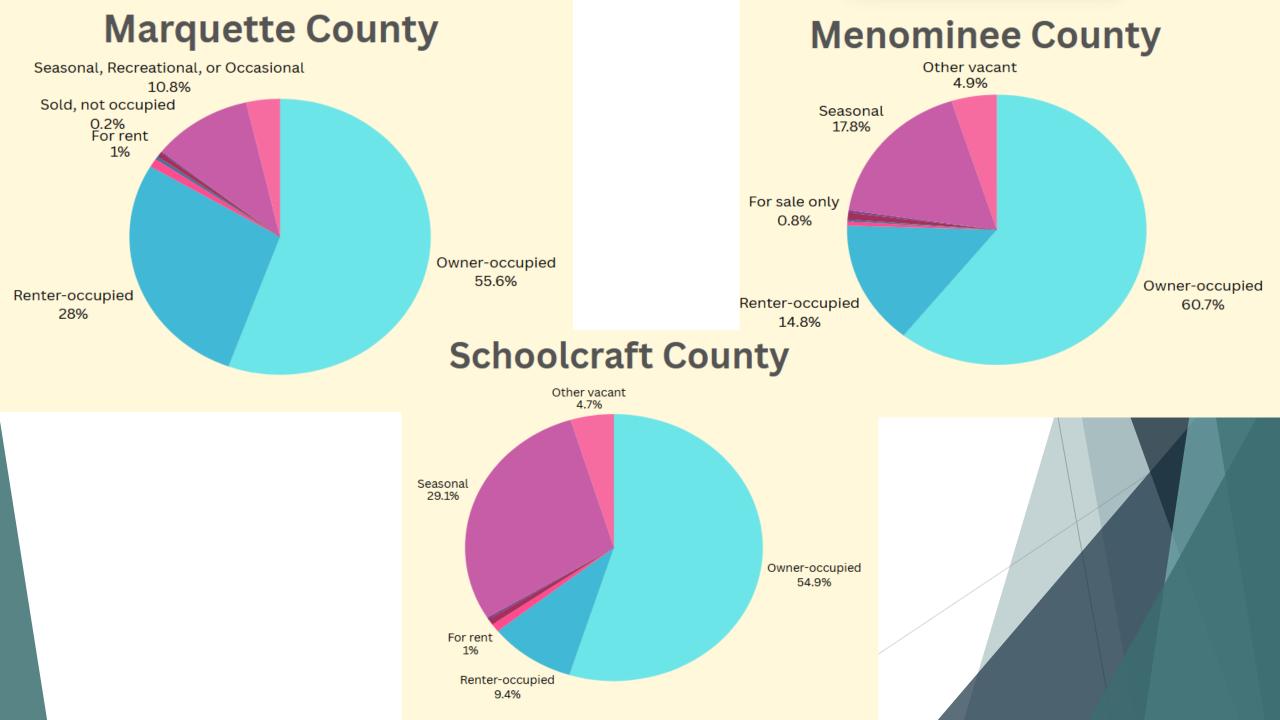
Delta County



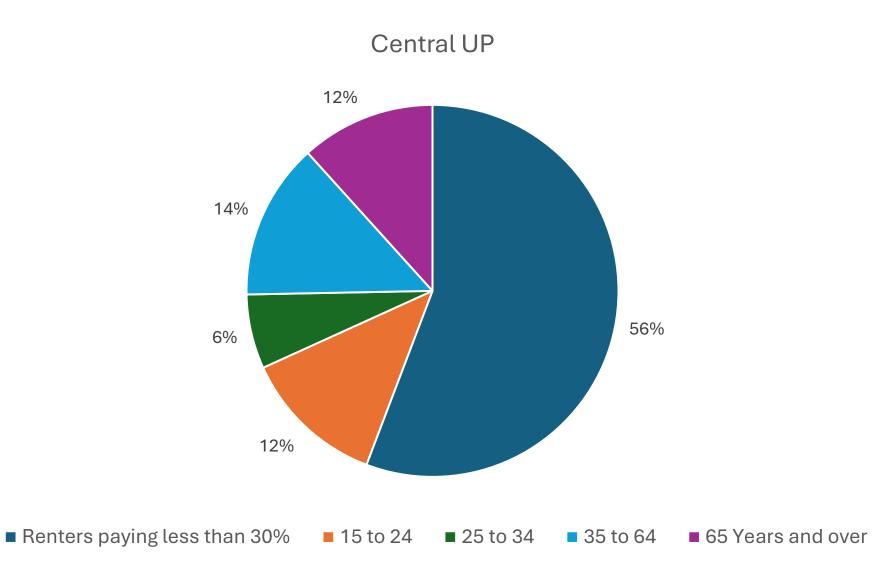
Seasonal, Recreational, or Occasional

10.3%

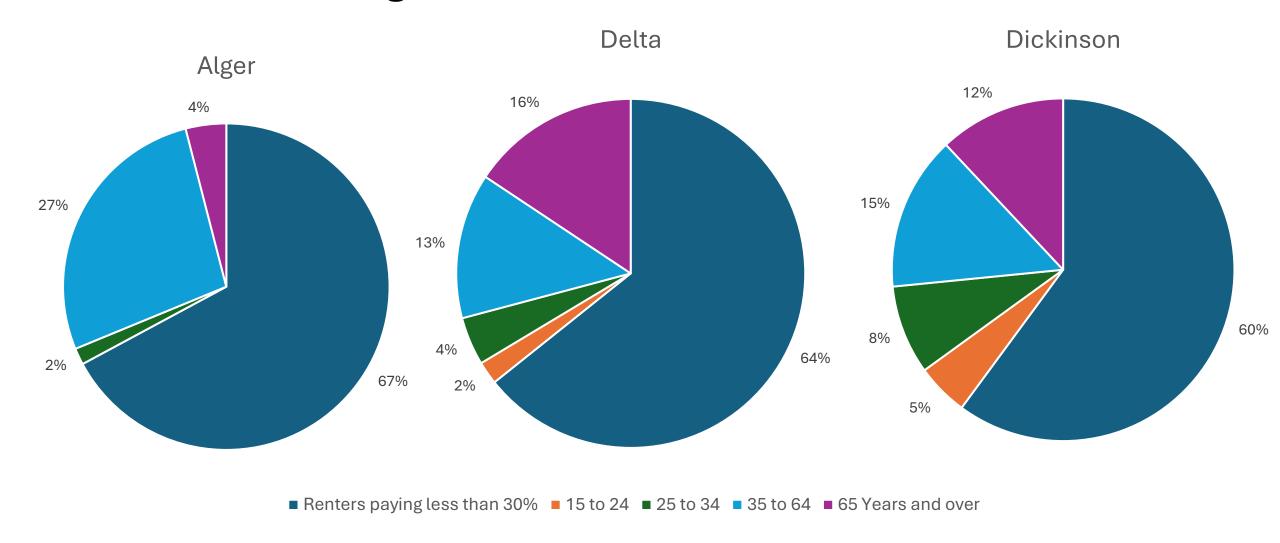




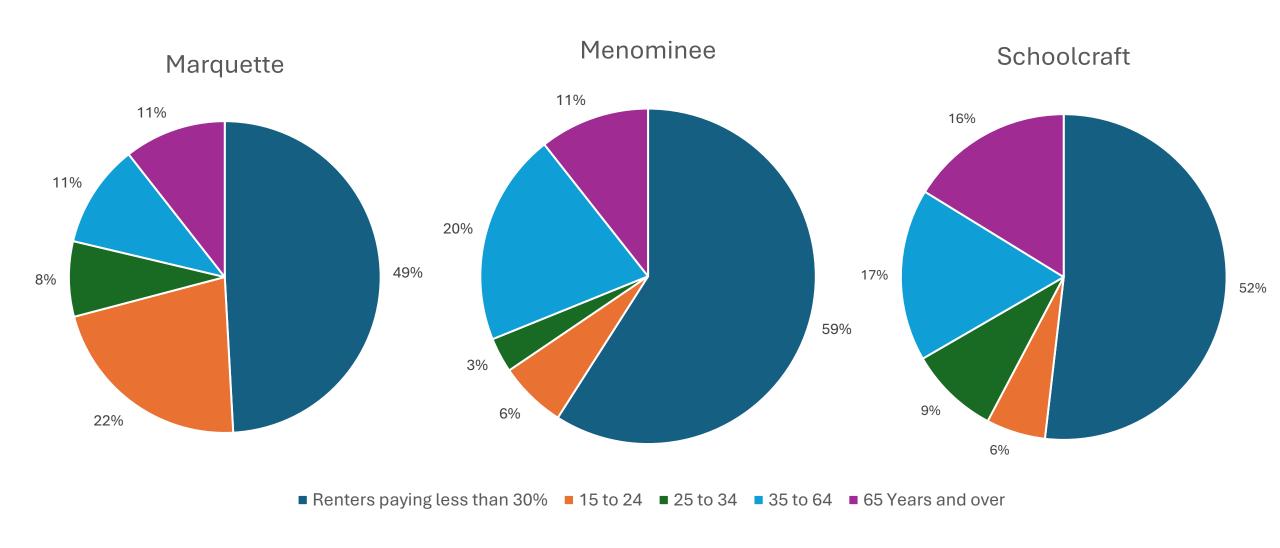
Age of Cost Burdened Renters



Age of Cost Burdened Renters



Age of Cost Burdened Renters



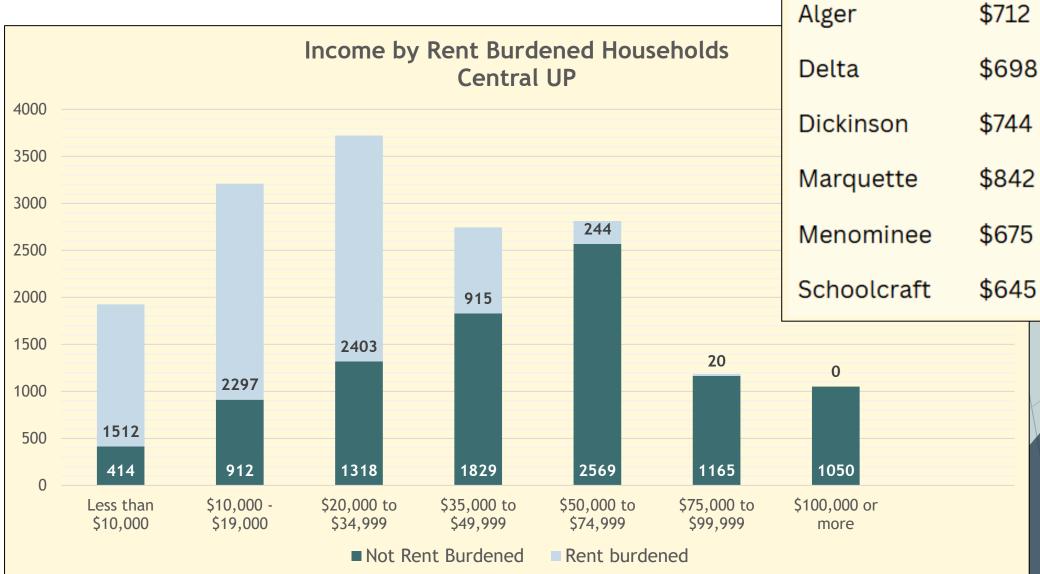
42.6% of rental households in the region are "rent burdened"

Meaning they pay 30% or more of their income on housing costs

Of that same portion of rental households... 21.1% are "severely cost burdened"

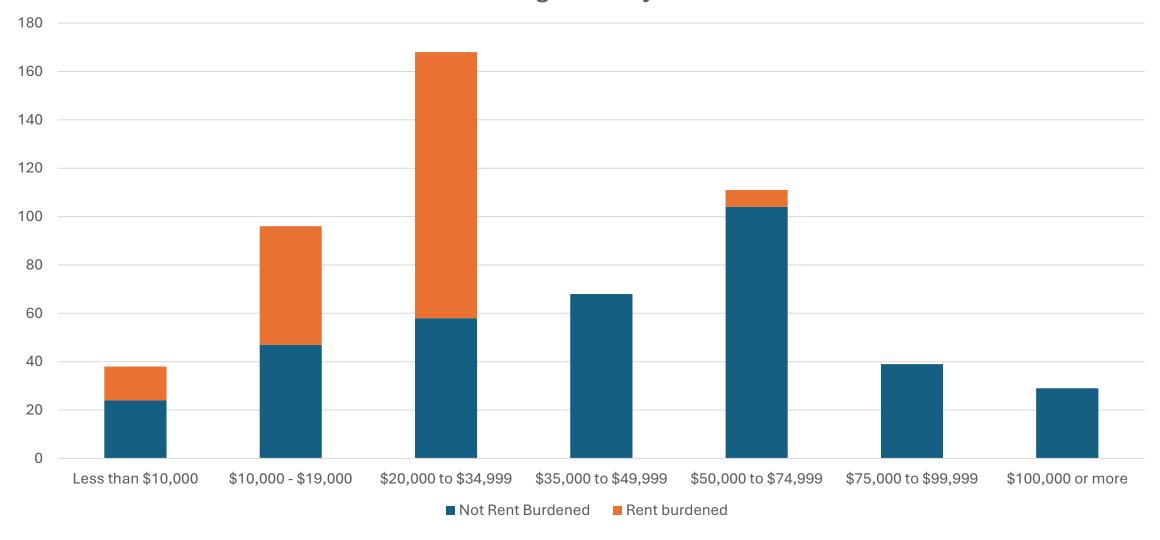
Meaning they pay 50% or more of their income on housing costs

Minimum wage: \$25,958/year or \$2,163/month

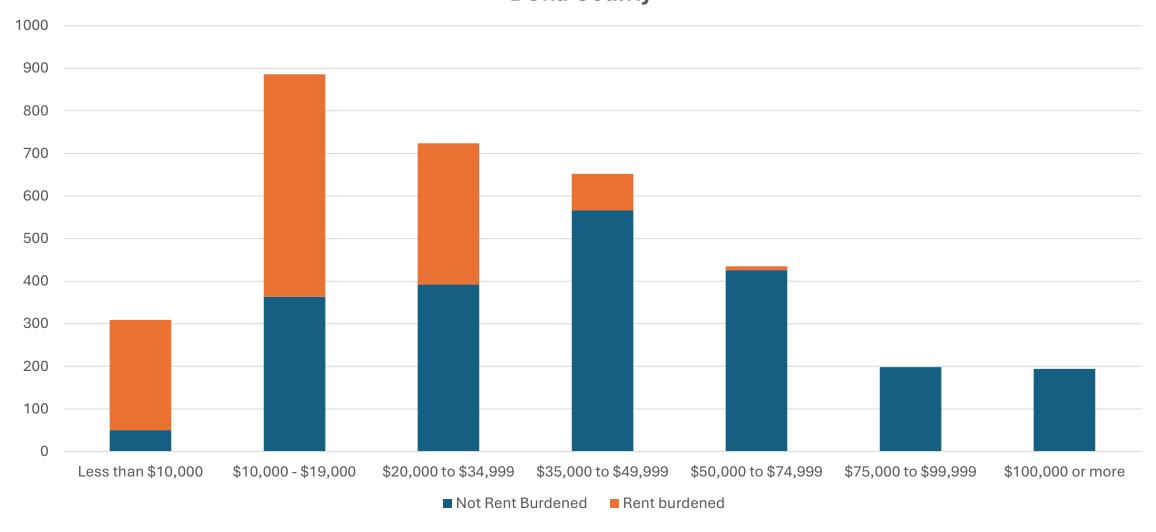


County	Median rent	Rent burdened
Alger	\$712	39.9%
Delta	\$698	39.4%
Dickinson	\$744	44.2%
Marquette	\$842	52.9%
Menominee	\$675	44.2%
Schoolcraft	\$645	62.1%

Income by Rent Burdened Households Alger County



Income by Rent Burdened Households Delta County

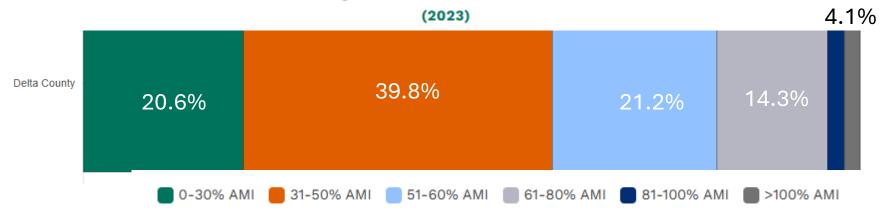


Area Median Income by Household Size (2023)

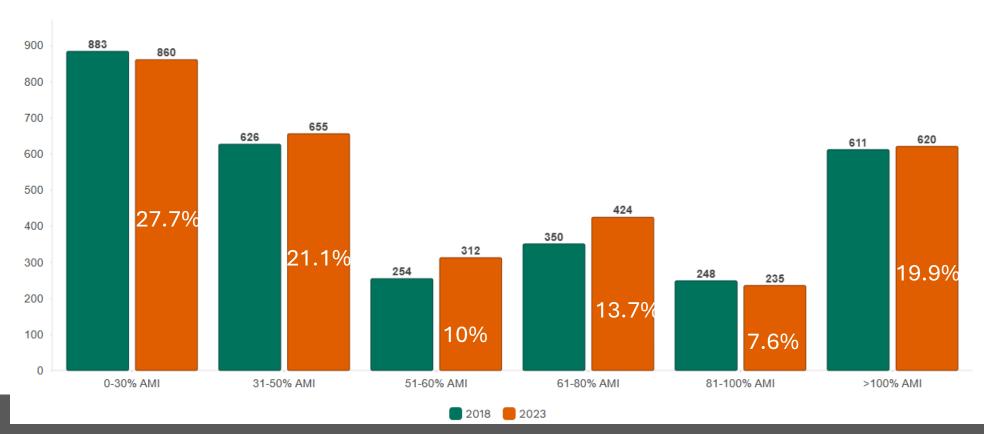
АМІ	1	2	3	4	5	6	7	8+
30%	\$15,900	\$18,180	\$20,460	\$22,710	\$24,540	\$26,370	\$28,170	\$30,000
50%	\$26,500	\$30,300	\$34,100	\$37,850	\$40,900	\$43,950	\$46,950	\$50,000
60%	\$31,800	\$36,360	\$40,920	\$45,420	\$49,080	\$52,740	\$56,340	\$60,000
80%	\$42,400	\$48,480	\$54,560	\$60,560	\$65,440	\$70,320	\$75,120	\$80,000
100% (Median)	\$53,000	\$60,600	\$68,200	\$75,700	\$81,800	\$87,900	\$93,900	\$100,000

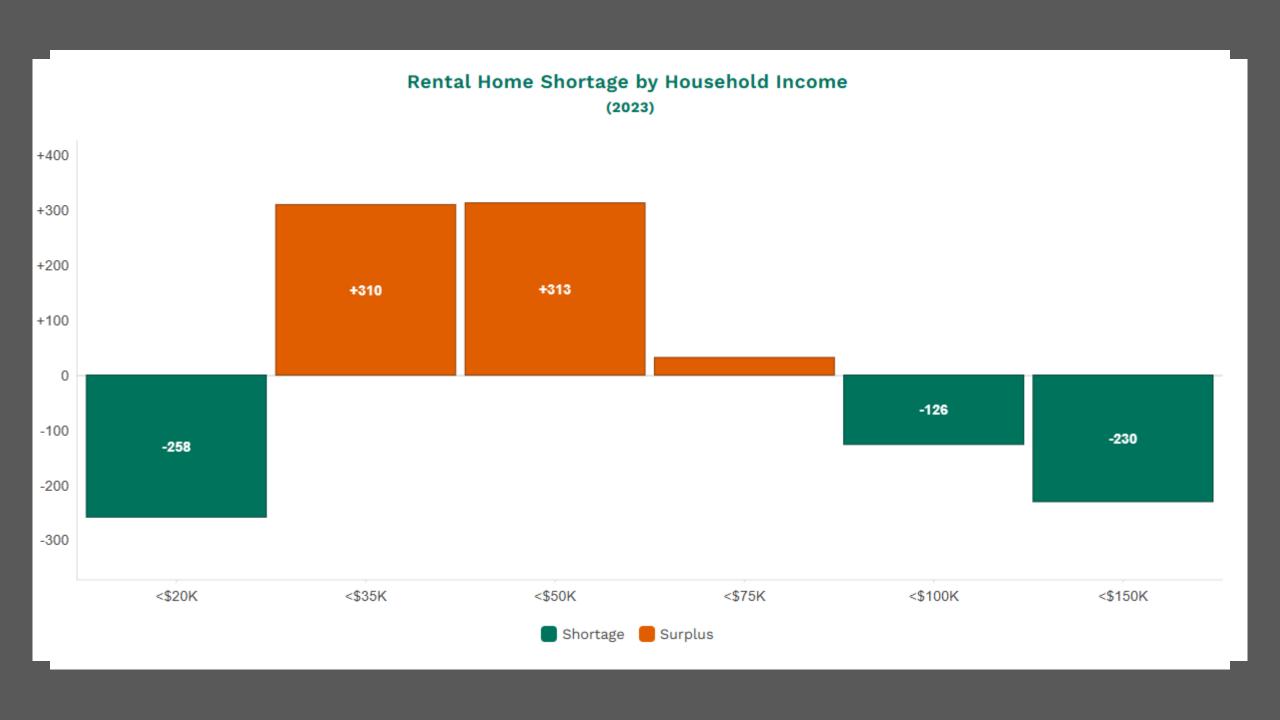
Source: US Department of Housing and Urban Development (HUD)

Rental Homes by Minimum AMI Level to Afford Rent

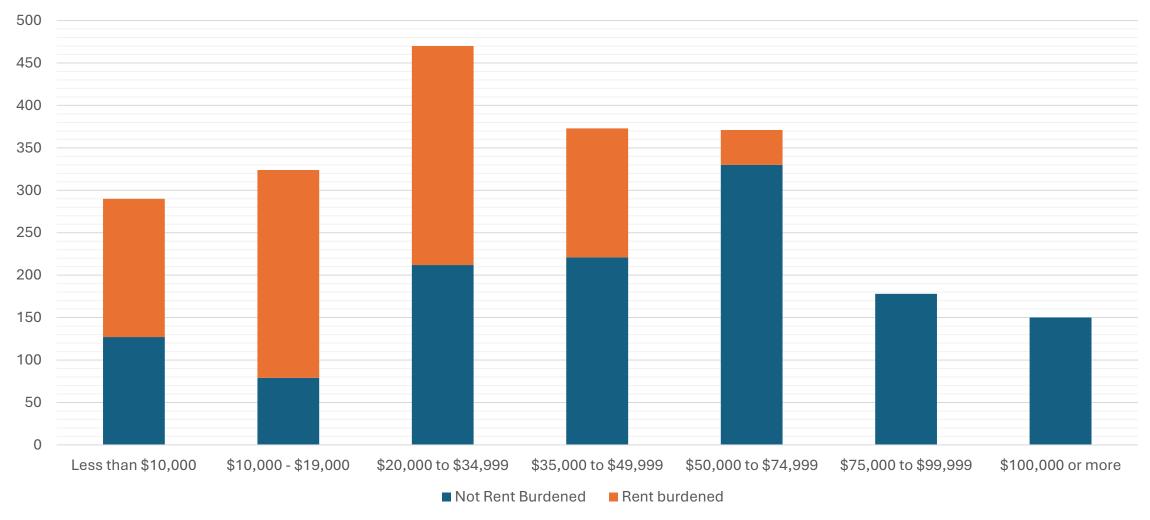


Renter Households by AMI Level





Income by Rent Burdened Households Dickinson County

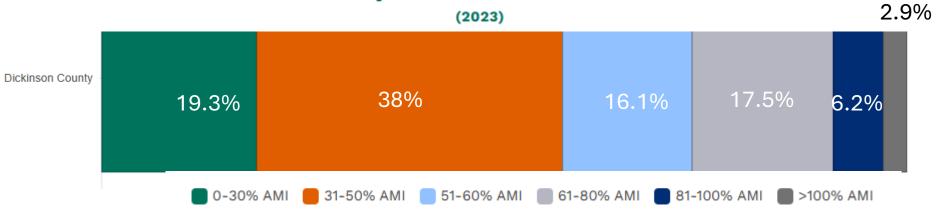


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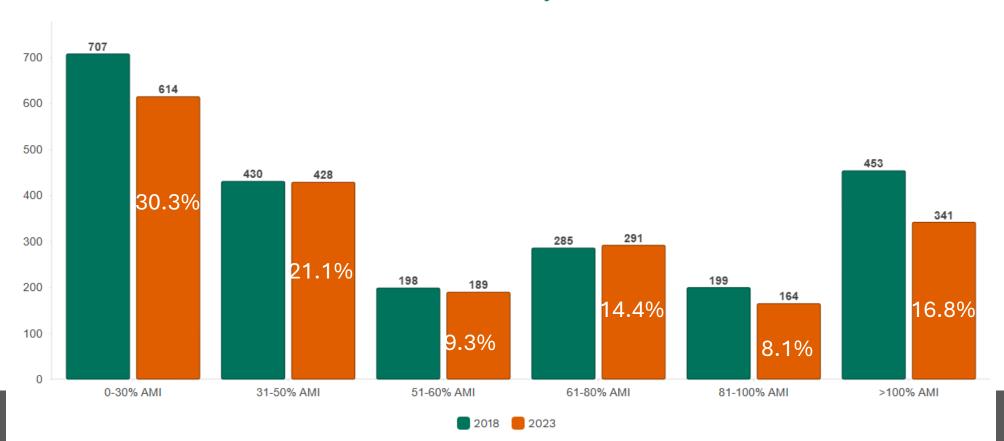
AMI	1	2	3	4	5	6	7	8+
30%	\$16,050	\$18,330	\$20,610	\$22,890	\$24,750	\$26,580	\$28,410	\$30,240
50%	\$26,750	\$30,550	\$34,350	\$38,150	\$41,250	\$44,300	\$47,350	\$50,400
60%	\$32,100	\$36,660	\$41,220	\$45,780	\$49,500	\$53,160	\$56,820	\$60,480
80%	\$42,800	\$48,880	\$54,960	\$61,040	\$66,000	\$70,880	\$75,760	\$80,640
100% (Median)	\$53,500	\$61,100	\$68,700	\$76,300	\$82,500	\$88,600	\$94,700	\$100,800

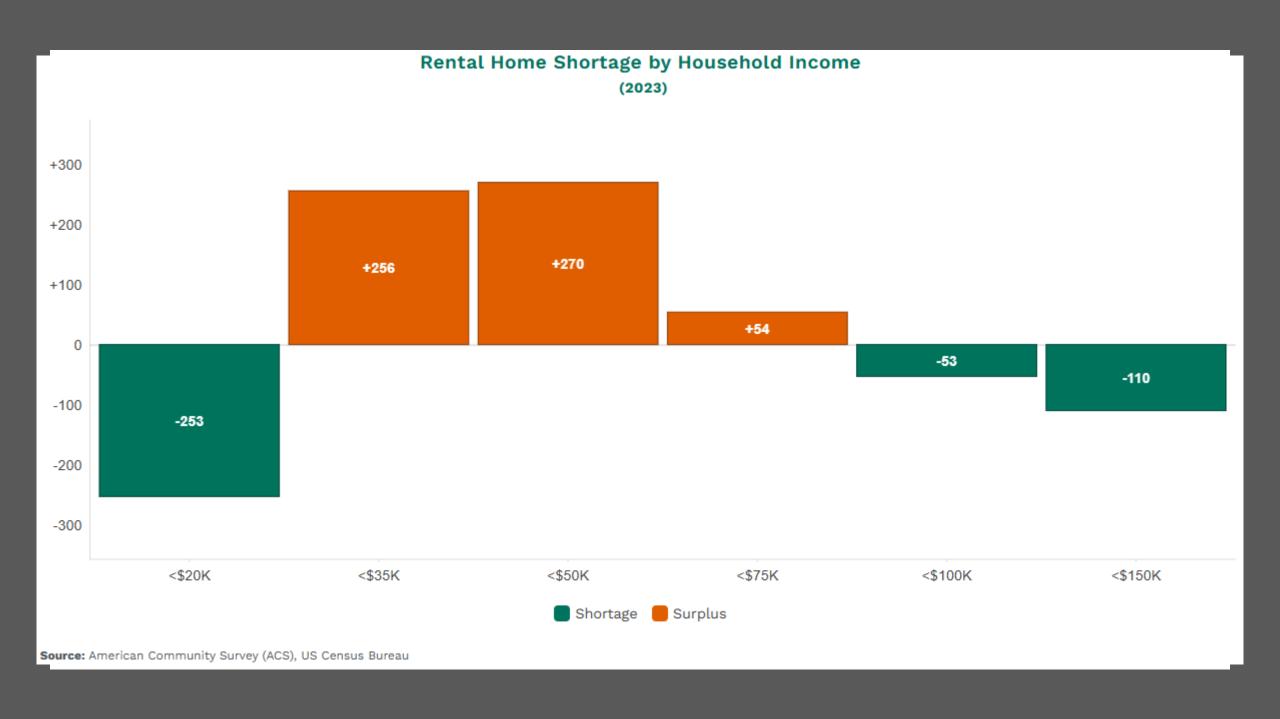
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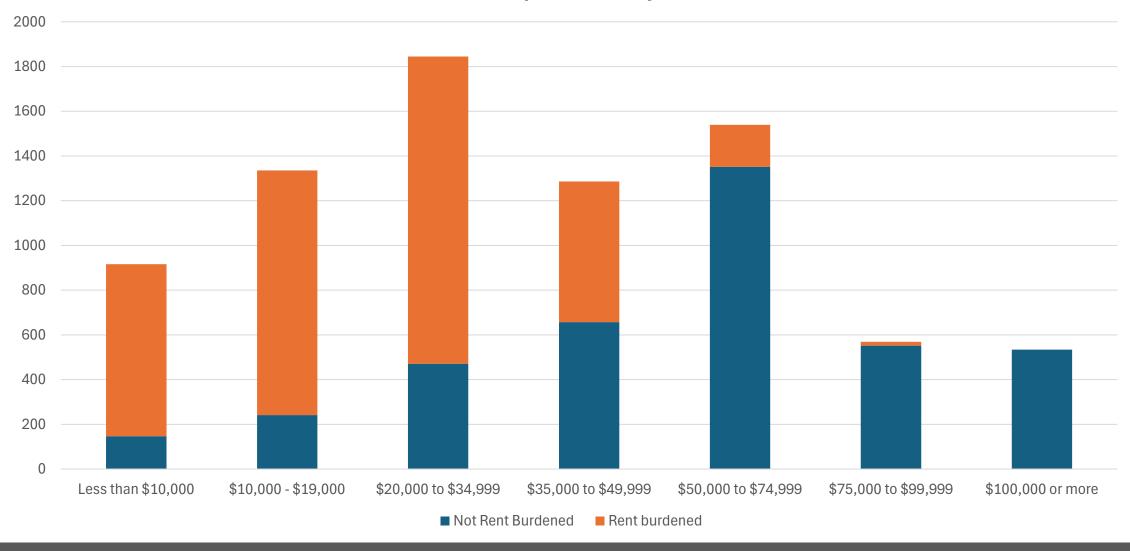


Renter Households by AMI Level





Income by Rent Burdened Households Marquette County

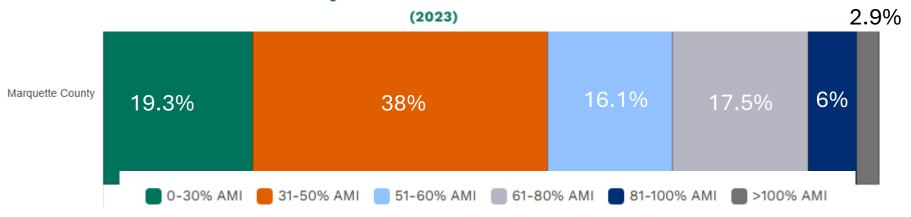


Area Median Income by Household Size (2023)

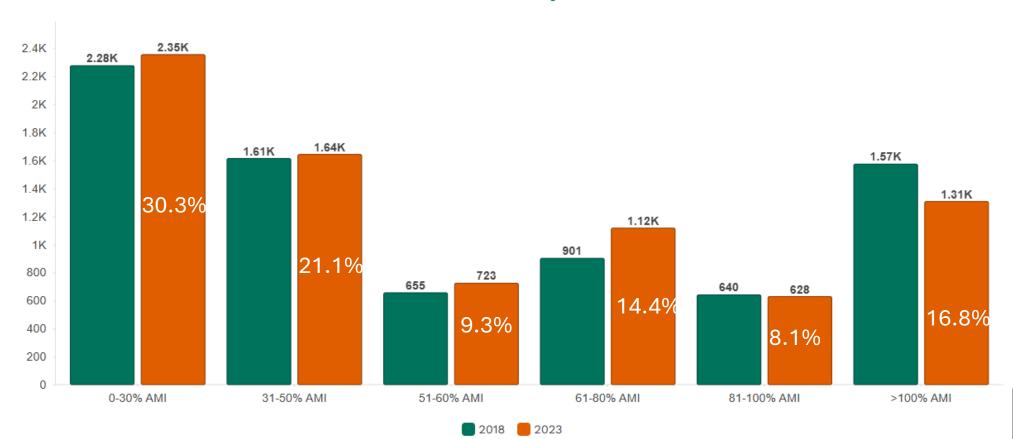
АМІ	1	2	3	4	5	6	7	8+
30%	\$17,160	\$19,620	\$22,080	\$24,510	\$26,490	\$28,440	\$30,420	\$32,370
50%	\$28,600	\$32,700	\$36,800	\$40,850	\$44,150	\$47,400	\$50,700	\$53,950
60%	\$34,320	\$39,240	\$44,160	\$49,020	\$52,980	\$56,880	\$60,840	\$64,740
80%	\$45,760	\$52,320	\$58,880	\$65,360	\$70,640	\$75,840	\$81,120	\$86,320
100% (Median)	\$57,200	\$65,400	\$73,600	\$81,700	\$88,300	\$94,800	\$101,400	\$107,900

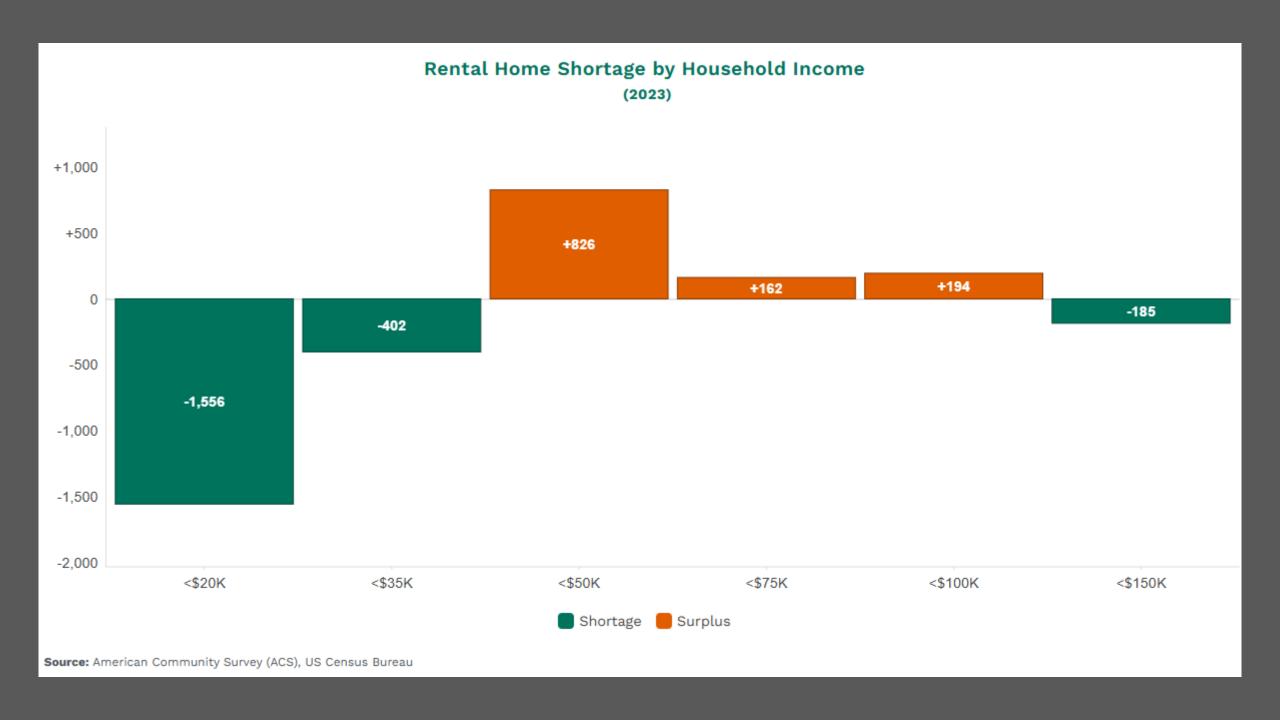
Source: US Department of Housing and Urban Development (HUD)

Rental Homes by Minimum AMI Level to Afford Rent

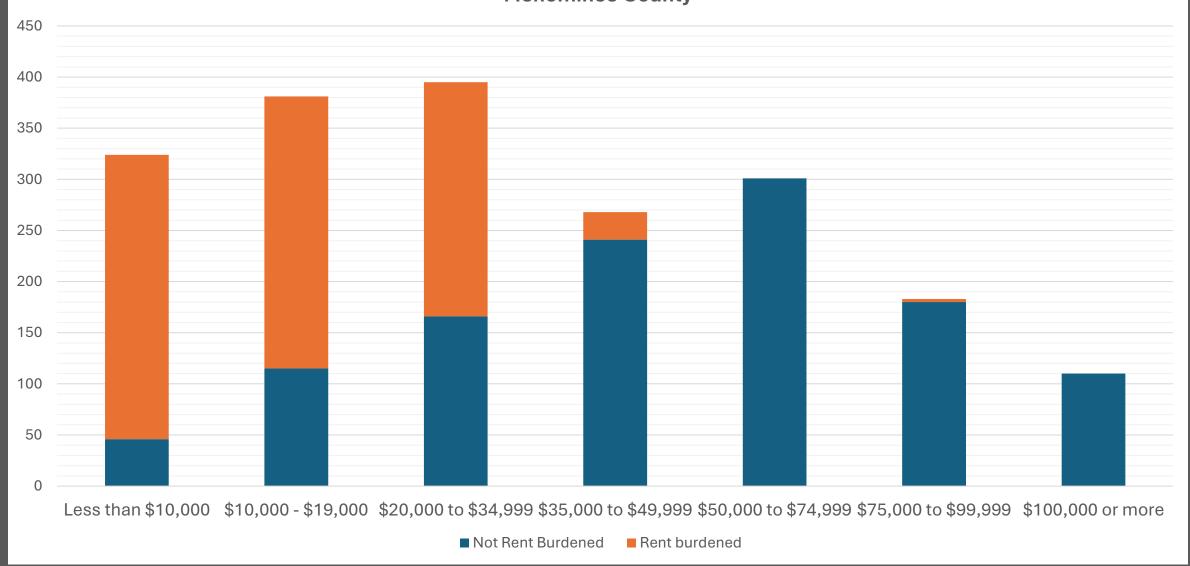


Renter Households by AMI Level





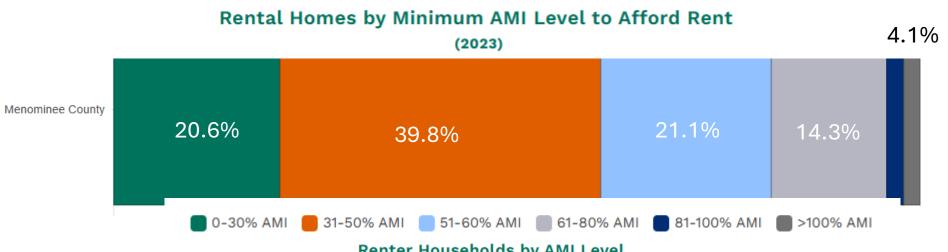




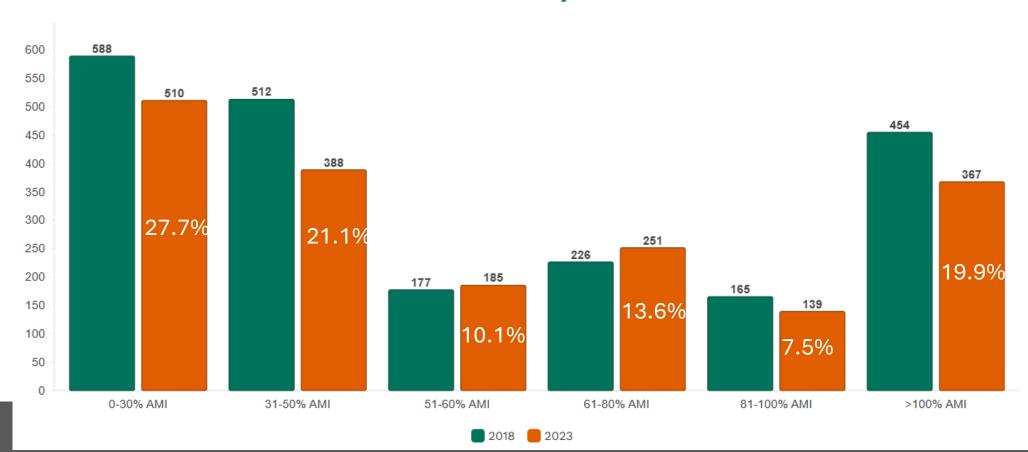
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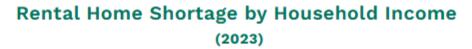
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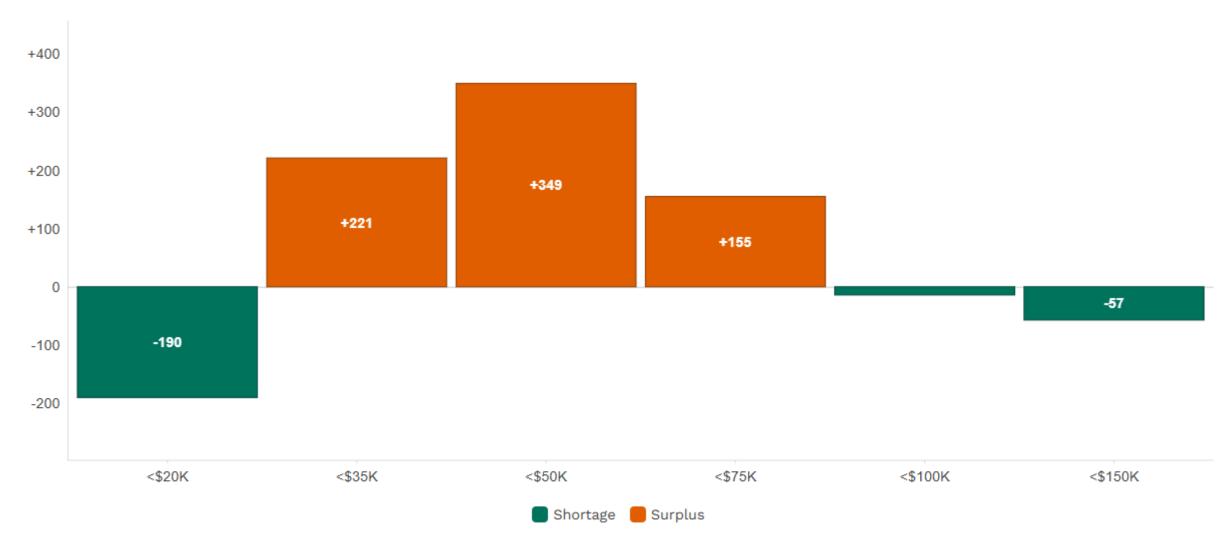
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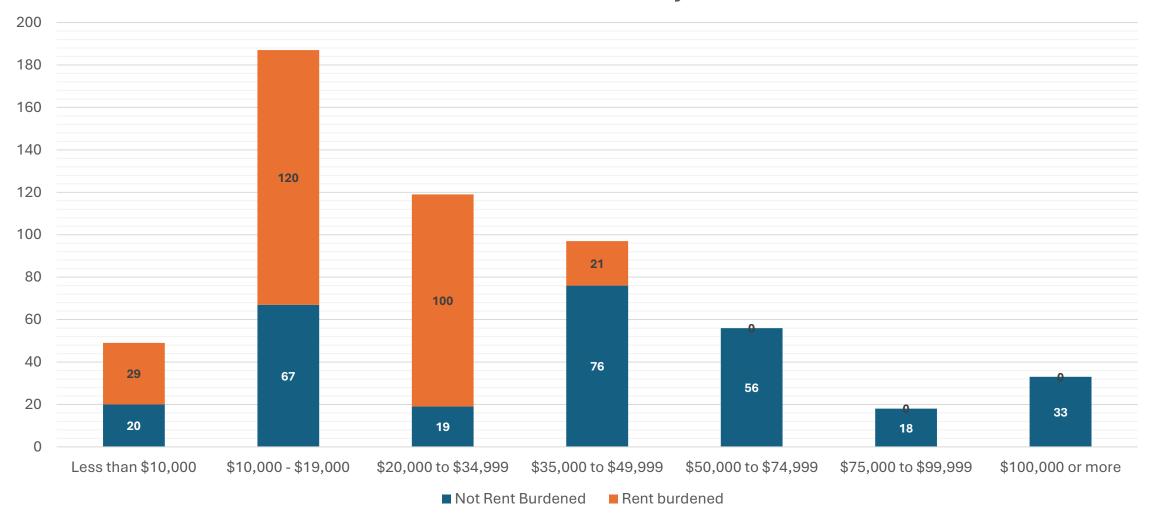






Source: American Community Survey (ACS), US Census Bureau

Income by Rent Burdened Households Schoolcraft County



1. Name	
2. E-mail	Available at:
	https://www.surveymonkey.com/r/VKQ8Q50
3. Entity/Organization	
4. What is your role in the housing ecosystem?	
5. What challenges or opportunities in your community are you hoping to address through rur	al housing
development?	
6. Do you or your organization currently face barriers to accessing training or professional december of the professional december o	velopment
opportunities? If so, please describe.	

Scholarship Application for CEDAM's Rural Real Estate Boot Camp

STRENGTHS WEAKNESSES cutting across all these domains, Our least populated a weakness we have historically counties are most Great collaboration mining had is a lack of big-picture lower challenged - and have RESILIENT cluster RESILIENT amongst local, wages than collaborative vision across Abundant facing the least resources to other more entities competing for the same Michigan regional, state REGIONAL Natural REGIONAL urbanized decline over offset those challenges \$\$ and then lacking outcomes economic/business Launch Site regions time Resources/ development **ECONOMY ECONOMY** Designation entities Tourism limited tools for Strong historic small towns and interest Independence great lack of lack of lack of and li Artistic and (Historical VIBRANT VIBRANT of individuals Blighted lakefront as downtowns walkability and collaboration Lack of downtown acceptance cultural (including Societies) in 4 season public between with historic a asset for funding diversity in o vacancies artists) tends to resources in small towns/ COMMUNITIES COMMUNITIES gathering places nmunities in the buildings and properties development population minimize communities region larger towns active retail collaboration connectivity huge increase lack of with 4 strong **TALENTED** High number Great place **TALENTED** in interest for sufficient labor universities. manufacturing of workers for remote new-collar pool to match 3 smart WORKFORCE WORKFORCE approaching base and skill workforce to work company Even where we have 'decent' zones retirement sets move here needs technology, we have little locus of expertise and skills to advance the use of that technology. While we've MODERN MODERN Sawyer/Telkite gaps in Lead service Deep water made admirable advances in **UP Energy** Underutilized/ broadband INFRASTRUCTURE lines need **INFRASTRUCTURE** NMU EAN technology - connectivity continues port in Task Force opportunities replacement to be lacking in much of the region coverage Marquette & TECHNOLOGY & TECHNOLOGY for growth Education significantly Lack of New training educational lags the reality of today's facility for Union CTE Network with available 4 universities!! **EXCELLENCE EXCELLENCE** needs especially in the partnerships Cyber Carpenters and Bay College ISD's quality technology, innovation, especially k-12 range hub Millwrights in IN EDUCATION IN EDUCATION childcare and entrepreneurship domains and high ed on Negaunee talent initiatives preschools Township tons of Lack of market More housing QUALITY lack of high quality, QUALITY New SF housing gaps for all A variety of affordable and rate rentals and options for housing market rate/ levels of socioeconomic missing middle attainable affordable alternate format higher income **ATTAINABLE ATTAINABLE** development is groups and housing that housing in Marquette attainable housing home housing housing households in cost-prohibitive tilts toward ownership in region (outside of City options HOUSING Marquette >\$170,000 HOUSING options of Marquette) Remoteness SAFE & SAFE & of the region Public Non-Minimal Auto Multi-modal **EFFICIENT** Sawyer hwy 41 north and supply Transportation **EFFICIENT** motorized Transportation transportation; south coridor collaboration chain Airport transportation TRANSPORTATION Traffic trails TRANSPORTATION efficiencies options **IMPROVING** Low incomes **IMPROVING** Current lack of access to Culture of highly rapid Covid Need a regional **HEALTH &** outdoor rec **HEALTH &** correlated to Testing for food processing outdoor opps, trails, facility Individuals and poor health WELLBEING enthusiasm WELLBEING business water, etc outcomes RS (3) RS

OPPORTUNITIES THREATS Support for a diverse economy RESILIENT Ability to Deep water RESILIENT small town manage COVID Modernization of the port, KI Sawyer **CUltural** REGIONAL and future Create divers Lack of tourism economy / economic REGIONAL airport for Tourism pandemics economies in Funding development future industry **ECONOMY** small towns **ECONOMY** development Public capitalize on Aging Trend in develop Small staffs or inefficient collaboration VIBRANT workforce. Need of safe, rural Spaces, Placemaking no staff downtown VIBRANT remote and / or misaligned goals need of more senior blight living trend Community & Art to accomplish buildings for COMMUNITIES work can across numerous youth and remote Places services projects in small Installations COMMUNITIES retain youth residential stakeholder entities communities... retention funding! workers Training/practice Bring Back Yoopers -Leadership Many Yoopers on efficient Capturing **TALENTED** who have; new Manageme Apprenticeship/ aging remote work **TALENTED** remote economy talent, Training fo to raise practices for workforce: WORKFORCE connections, capital Apprenticeship families or in workers local young individuals and WORKFORCE experience Grants declining retirement teams professinal population **MODERN** Potential Rail Renewable Shoreline Increase access to MODERN development **INFRASTRUCTURE** energy erosion and Aging high speed **INFRASTRUCTURE** in Marquette generation impacts on infrastructure broadband & TECHNOLOGY County infrastructure & TECHNOLOGY establish our region as a focus on the convergence Small-Town / Rural Increase computer declining **EXCELLENCE** of emerging technology leader in emerging education in rural **EXCELLENCE** and legacy industries (ex: Rural 5G leader enrollment echnologies innovation communities IN EDUCATION conservation data lab education and school IN EDUCATION innovations) funding QUALITY Support for large New Support 'tiny house' Rehab and QUALITY Lack of support employers to eco-communities as a **ATTAINABLE** investment redevelop and help meet the leader in new and Rising cost **ATTAINABLE** understanding housing needs of in housing existing sustainable housing by citizen and HOUSING of building their own options housing models HOUSING government employees materials officials development long distance SAFE & Rural Electrfication of of port (between SAFE & facilities for transport infrastructure **EFFICIENT** larger towns) transporting (support for ev tech) **EFFICIENT** public TRANSPORTATION goods transportation? TRANSPORTATION Partnerships Specific sector focus **IMPROVING** on public Access to fresh **IMPROVING** on developing health healthy food **HEALTH &** Disadvantaged leadership for rural COVID-19 initiatives Drug abuse **HEALTH &** Youth telehealth soltutions (MaskUpMQT) WELLBEING WELLBEING

Grant Opportunities

- MSHDA MI Neighborhood program Regional allocations coming October 1st
- ► <u>EGLE Home Energy Rebates</u> Income verification open
- ► ORP Rural Readiness Round 4 LOIs accepted May 27th June 30th
 - ► Contact Charly Loper for questions (<u>LoperC2@michigan.gov</u>)

Training Opportunities

- ► <u>CEDAM's Rural Real Estate Boot Camp</u> Week of September 15th in Marquette
- ► Governing Essentials Webinar Series Online, occurring August 5th, 12th, and 19th

Events

► ORP's Upper Peninsula Rural Futures Summit - July 22nd at the Northern Center

Other News

- ► <u>Up For Adventure: Central UP Outdoor Recreation Industry Growth Strategy</u>
- ► Land division bills: <u>HB 4081</u> and <u>SB 23</u>

Partner updates

Anything to share that's relevant to regional development?

Thank you for attending.

NEXT MEETING: Thursday, July 31st, 10:00 - 11:30 AM Eastern - In person (Marquette) and virtual meeting