

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



CUPPAD

Welcome and Introductions

2025 CEDS Committee

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

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%

For rent

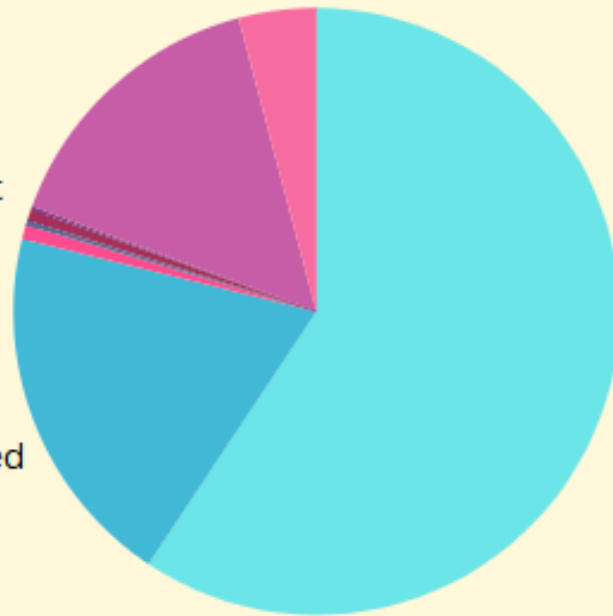
0.8%

Renter-occupied

19.5%

Owner-occupied

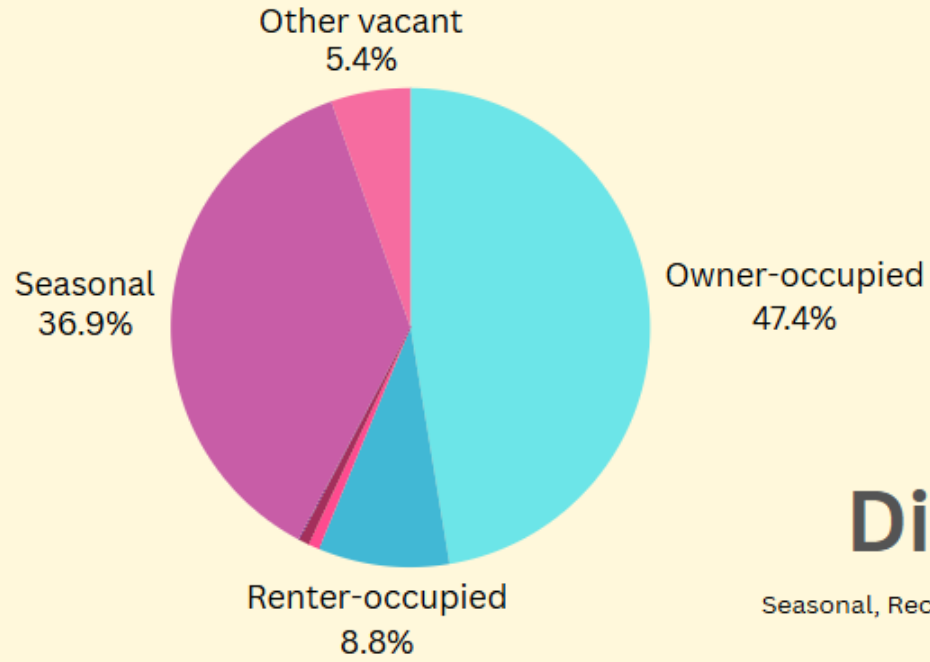
59.4%



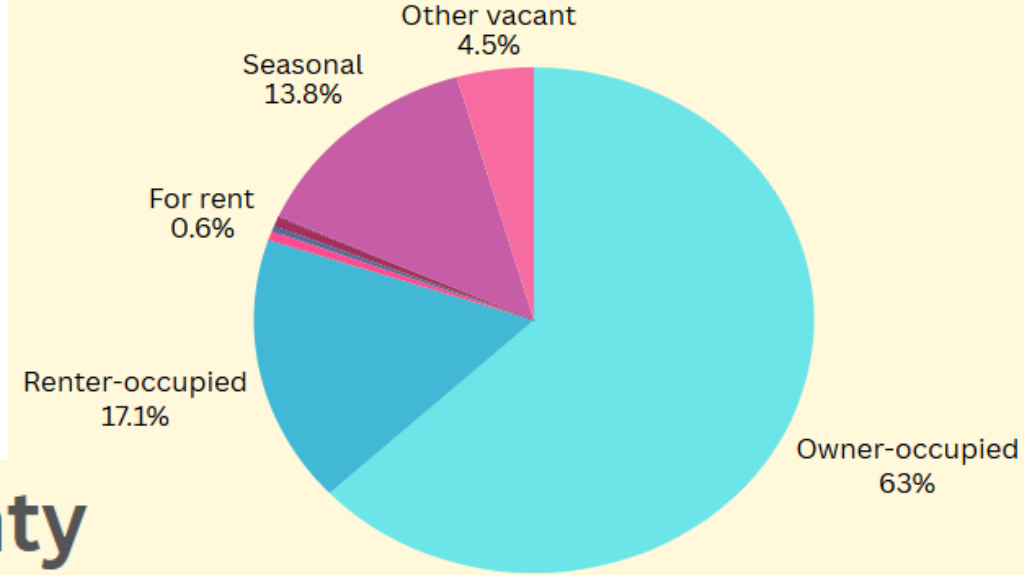
The blue-shaded area comprises Households

Total Households: 73,766

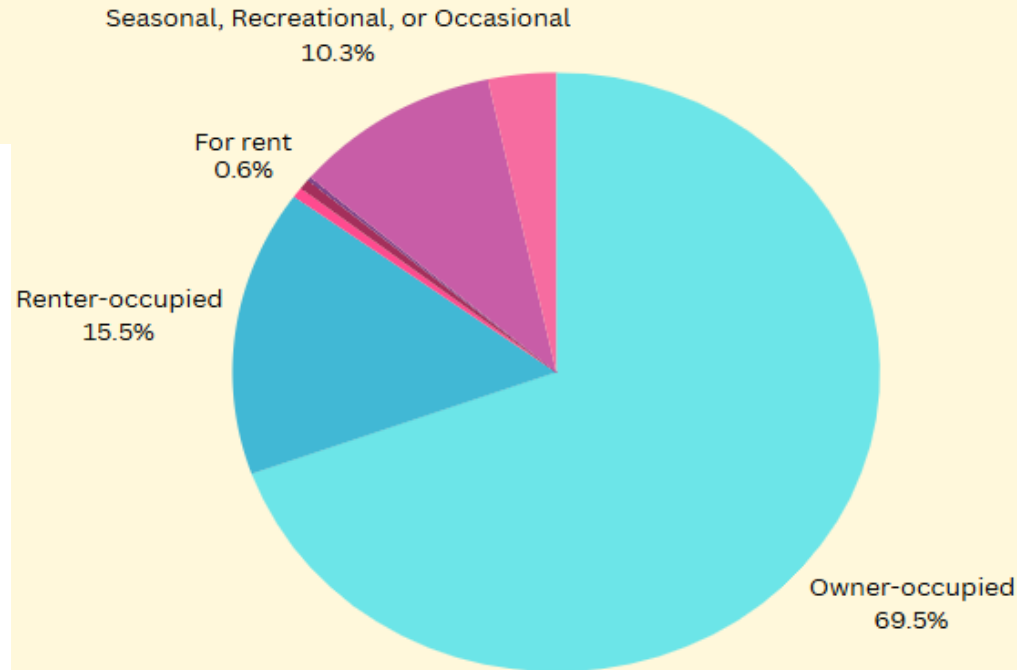
Alger County



Delta County



Dickinson County



Marquette County

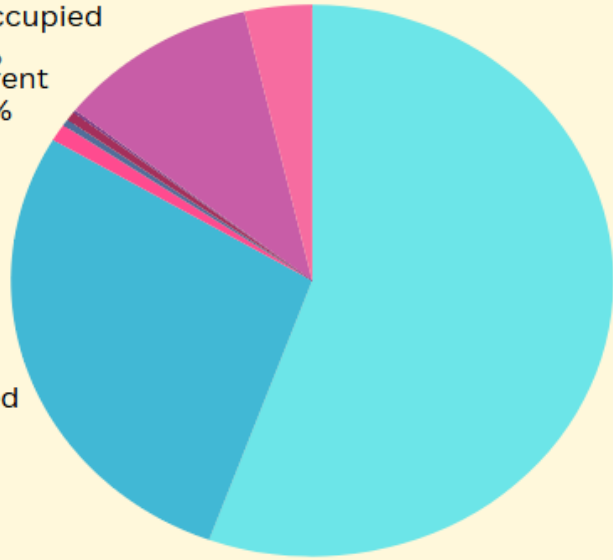
Seasonal, Recreational, or Occasional
10.8%

Sold, not occupied
0.2%

For rent
1%

Renter-occupied
28%

Owner-occupied
55.6%



Menominee County

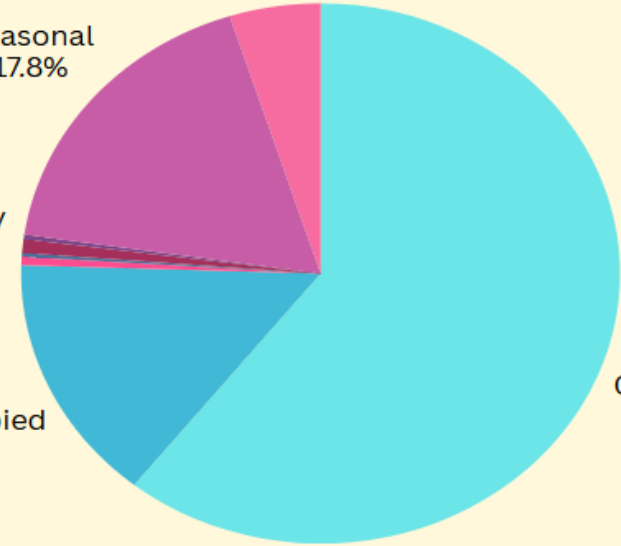
Other vacant
4.9%

Seasonal
17.8%

For sale only
0.8%

Renter-occupied
14.8%

Owner-occupied
60.7%



Schoolcraft County

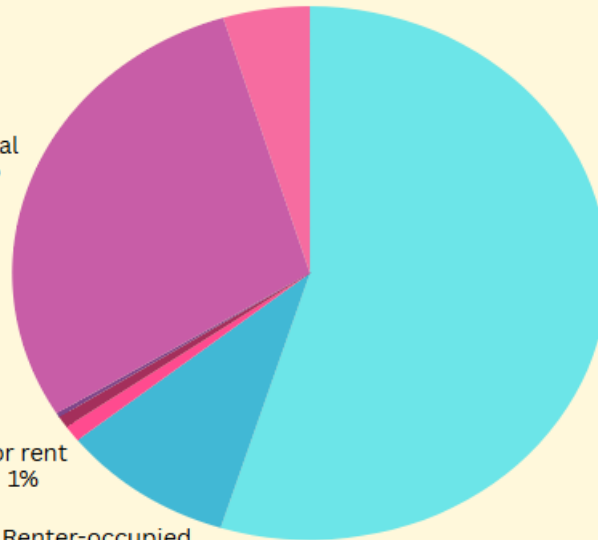
Other vacant
4.7%

Seasonal
29.1%

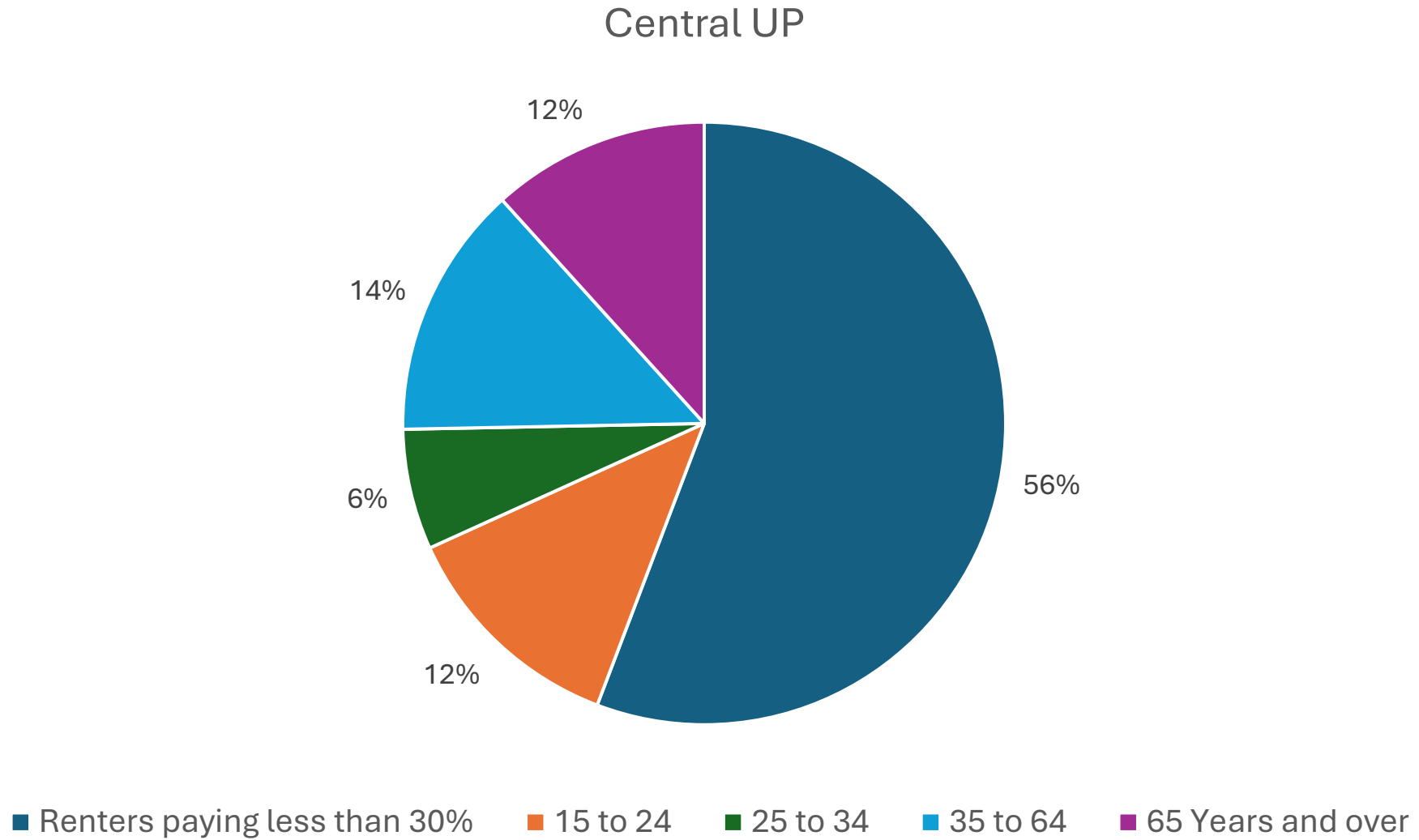
For rent
1%

Renter-occupied
9.4%

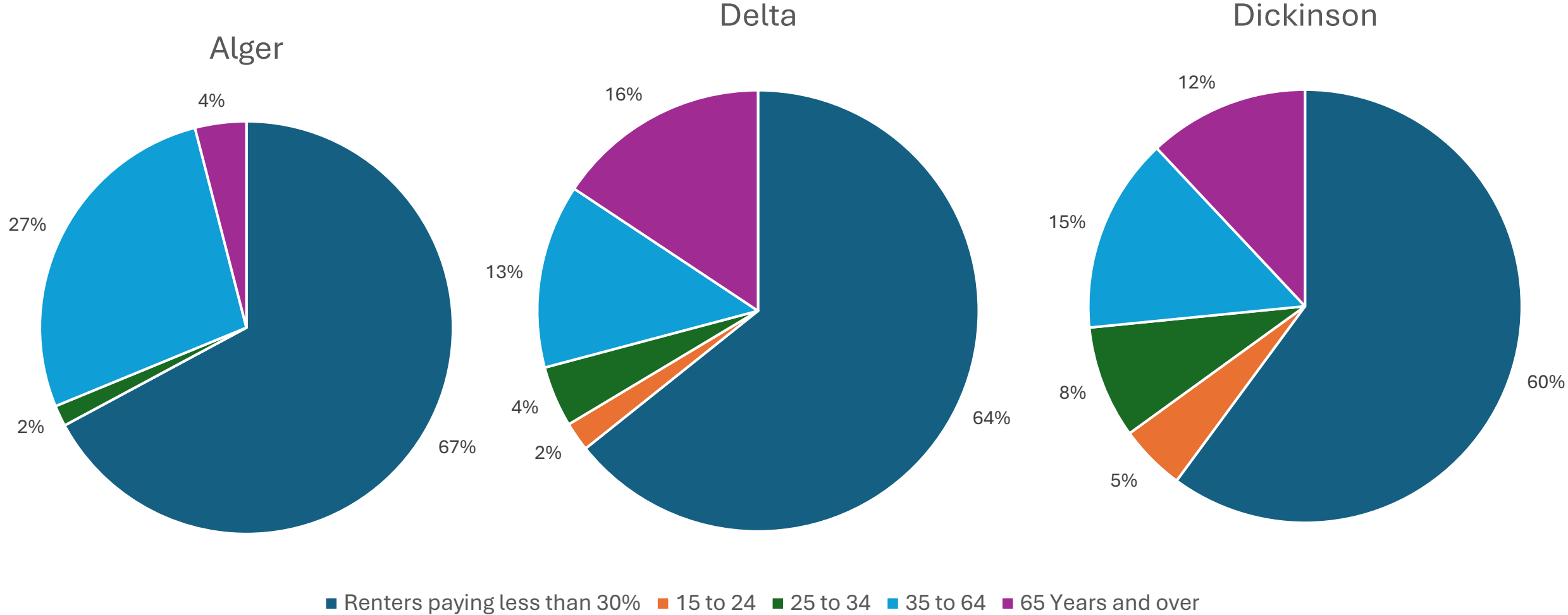
Owner-occupied
54.9%



Age of Cost Burdened Renters

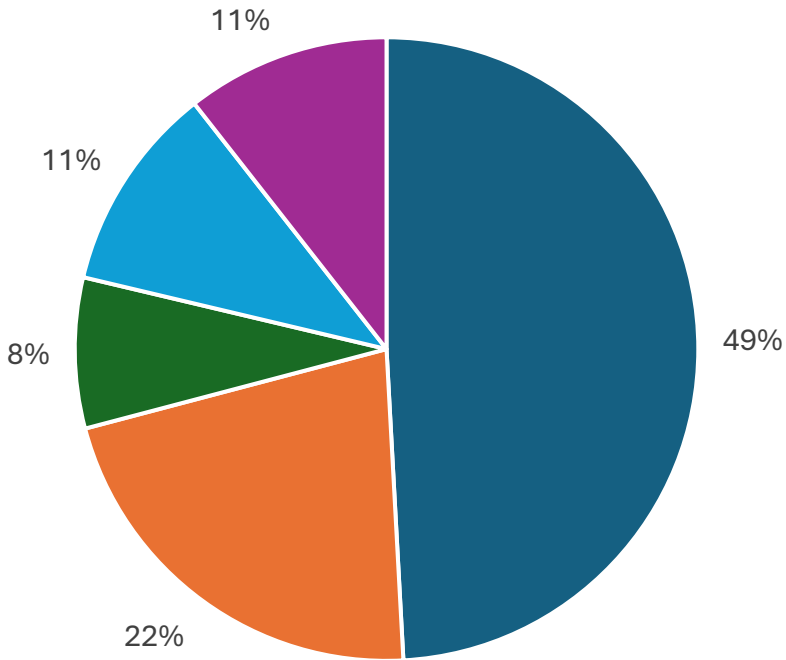


Age of Cost Burdened Renters

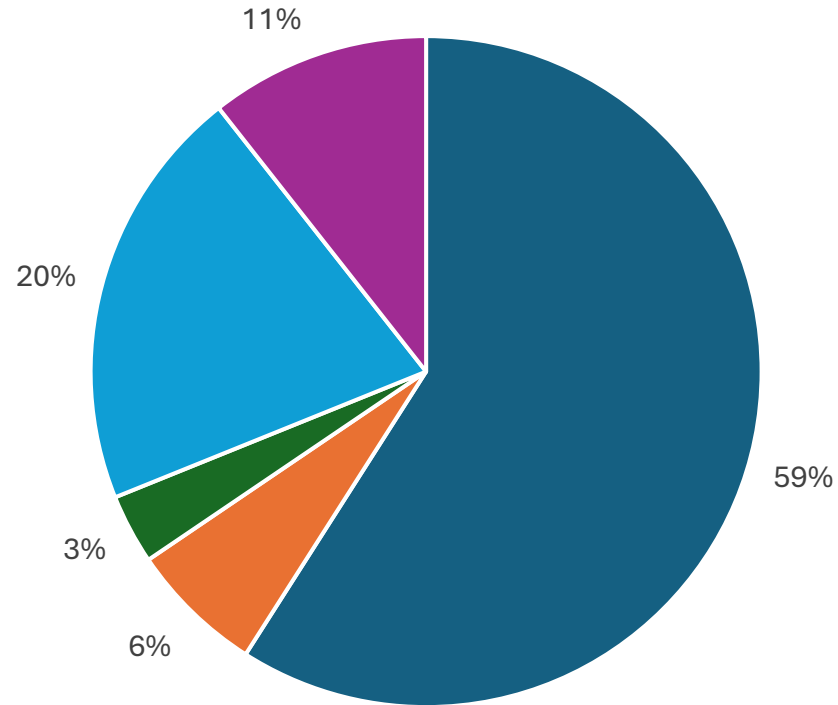


Age of Cost Burdened Renters

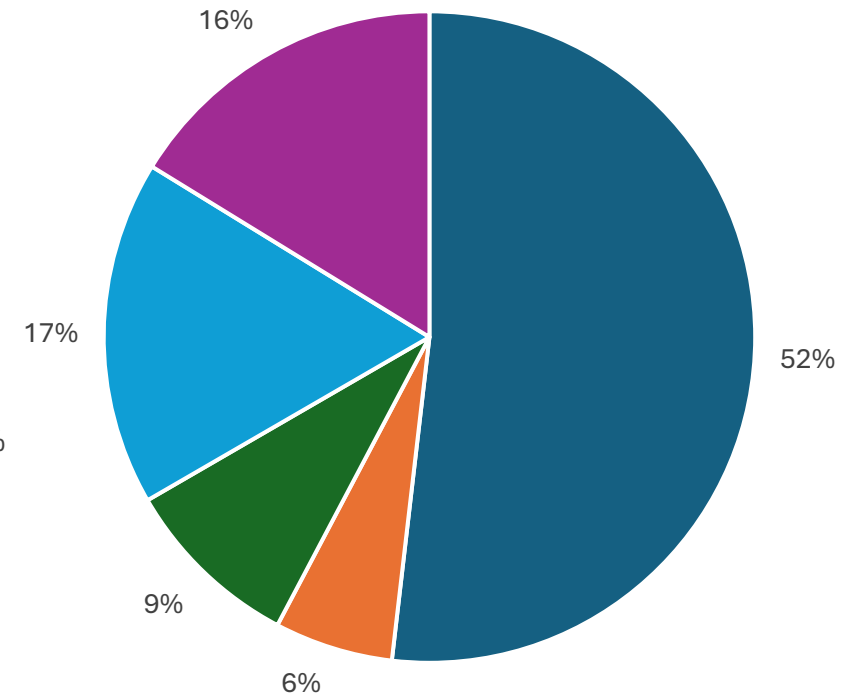
Marquette



Menominee



Schoolcraft



■ Renters paying less than 30% ■ 15 to 24 ■ 25 to 34 ■ 35 to 64 ■ 65 Years and over

42.6% of rental households in the region are “rent burdened”

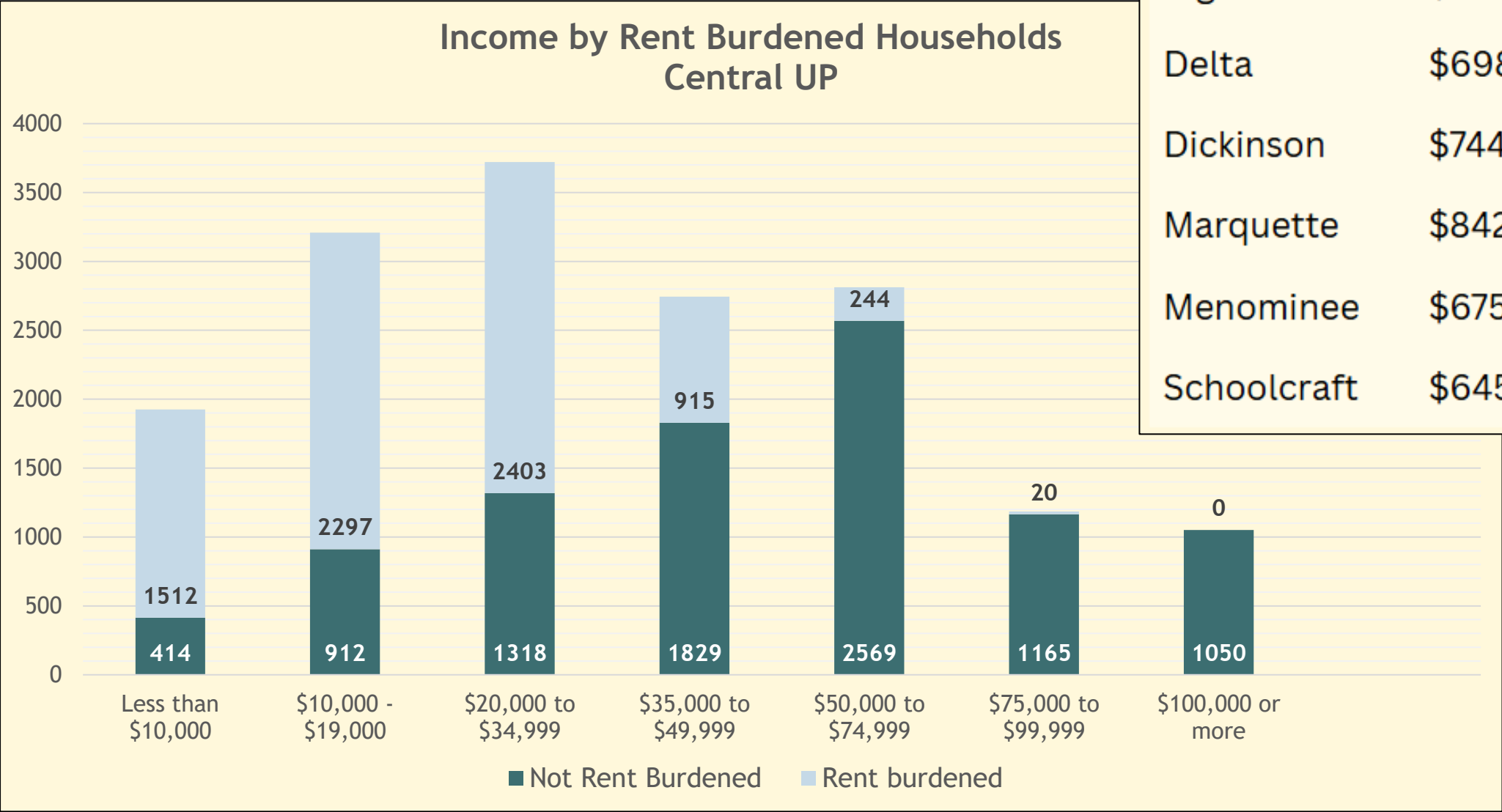
Meaning they pay 30% or more of their income on housing costs

Of that same portion of rental households...

21.1% are “severely cost burdened”

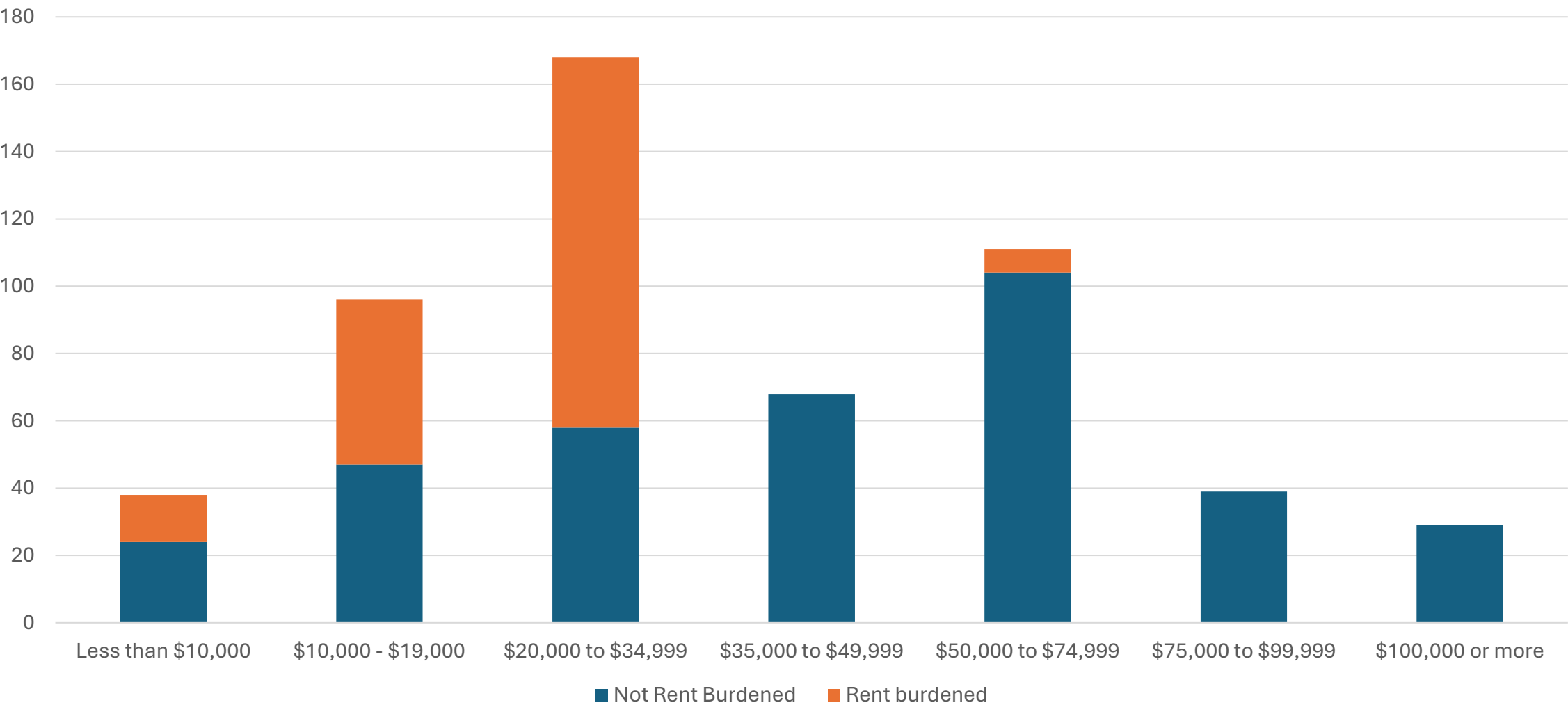
Meaning they pay 50% or more of their income on housing costs

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

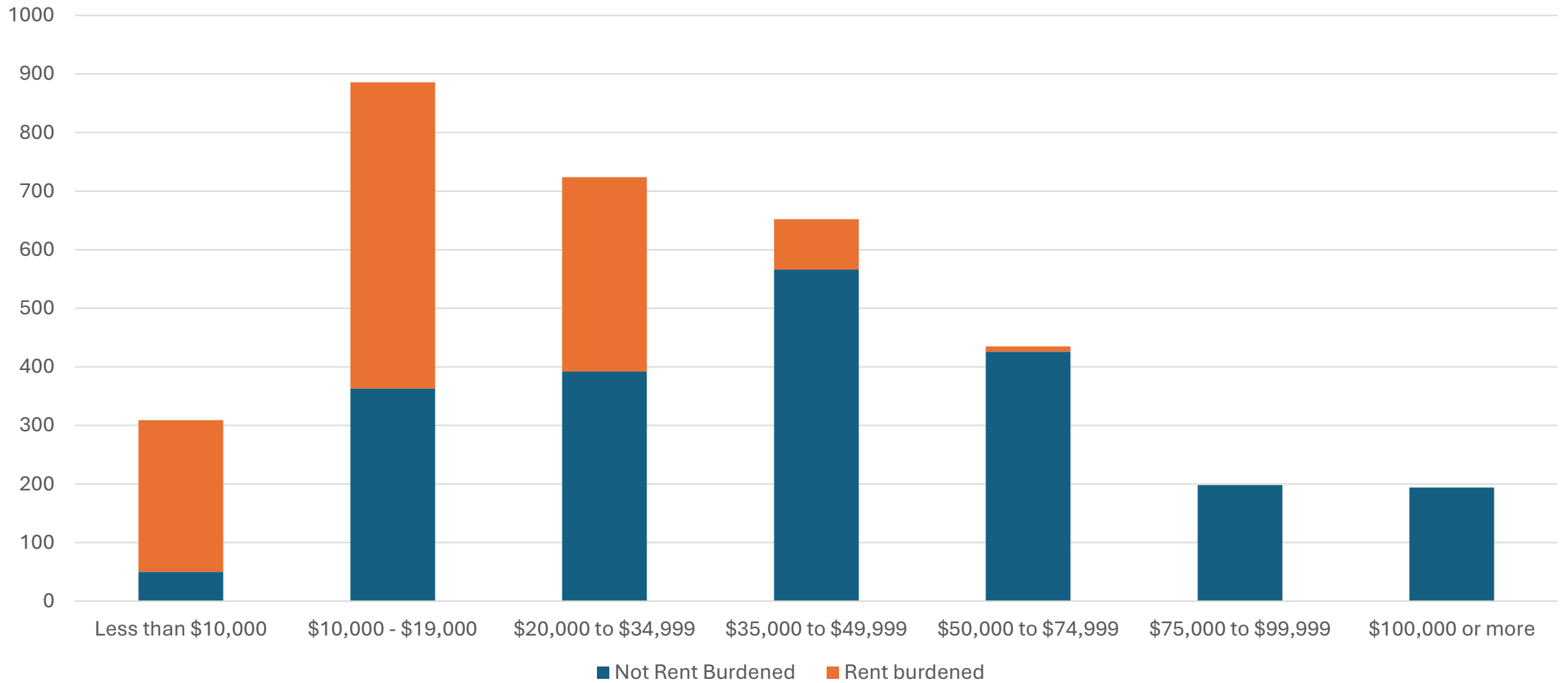


County	Median rent	Rent burdened
Alger	\$712	39.9%
Delta	\$698	39.4%
Dickinson	\$744	44.2%
Marquette	\$842	52.9%
Menominee	\$675	44.2%
Schoolcraft	\$645	62.1%

Income by Rent Burdened Households
Alger County



Income by Rent Burdened Households Delta County

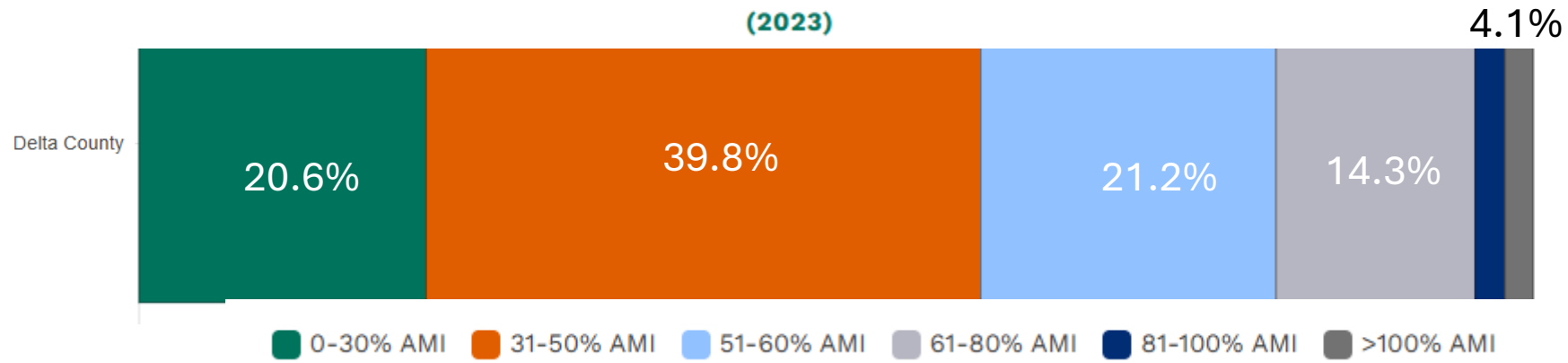


Area Median Income by Household Size (2023)

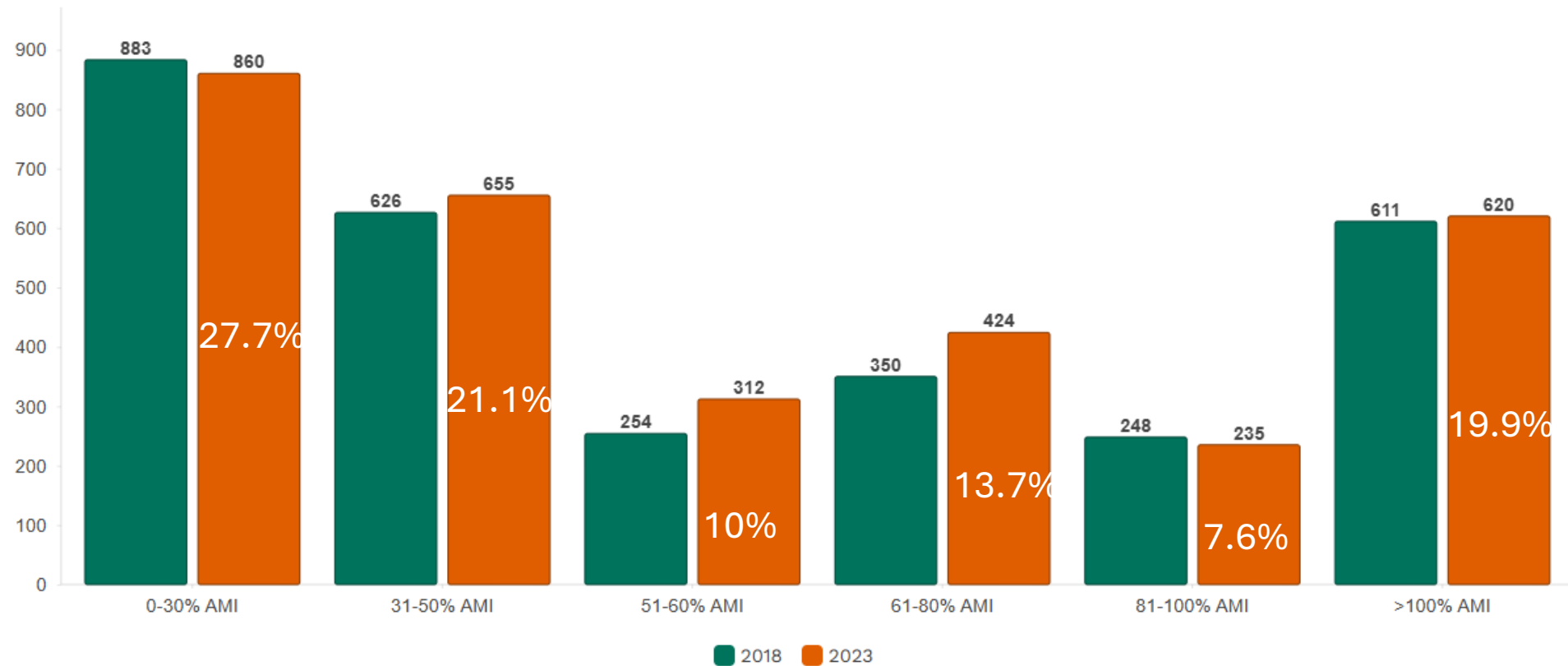
AMI	1	2	3	4	5	6	7	8+
30%	\$15,900	\$18,180	\$20,460	\$22,710	\$24,540	\$26,370	\$28,170	\$30,000
50%	\$26,500	\$30,300	\$34,100	\$37,850	\$40,900	\$43,950	\$46,950	\$50,000
60%	\$31,800	\$36,360	\$40,920	\$45,420	\$49,080	\$52,740	\$56,340	\$60,000
80%	\$42,400	\$48,480	\$54,560	\$60,560	\$65,440	\$70,320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

Rental Homes by Minimum AMI Level to Afford Rent

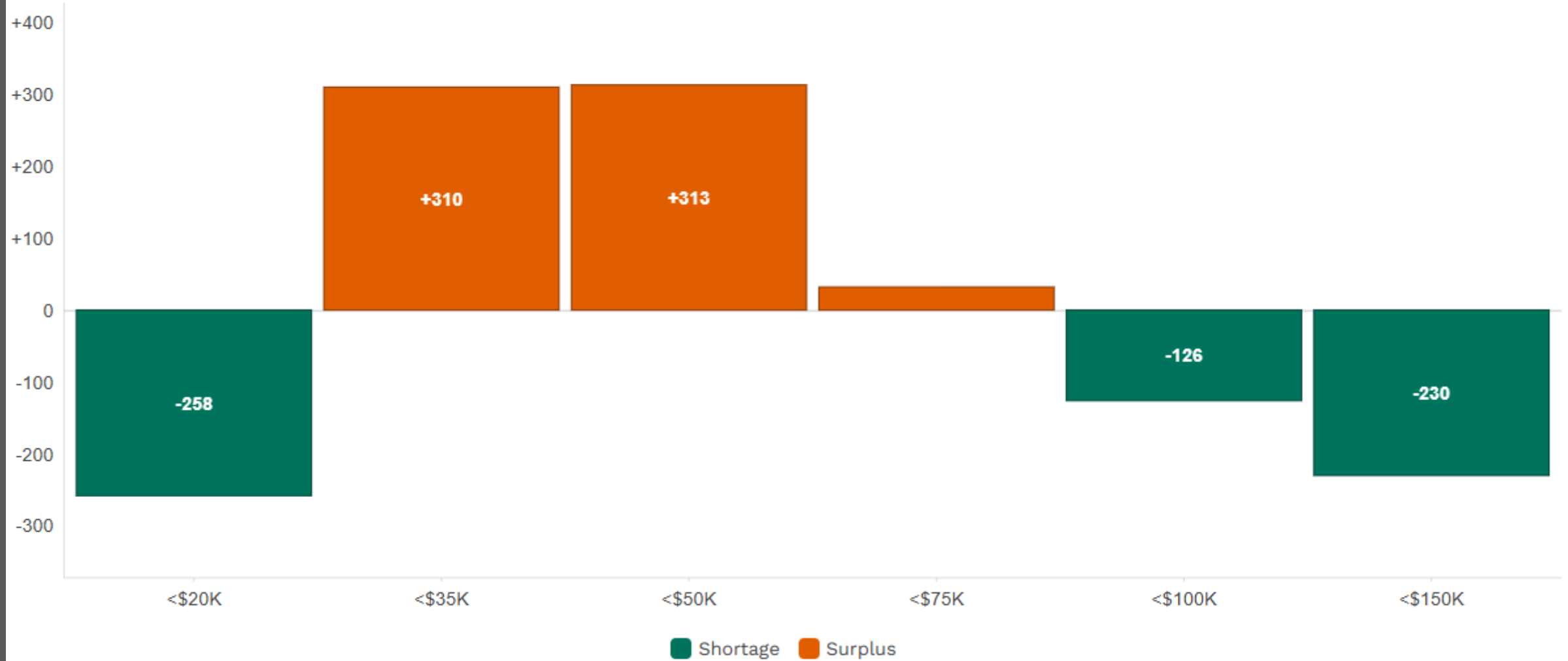
(2023)



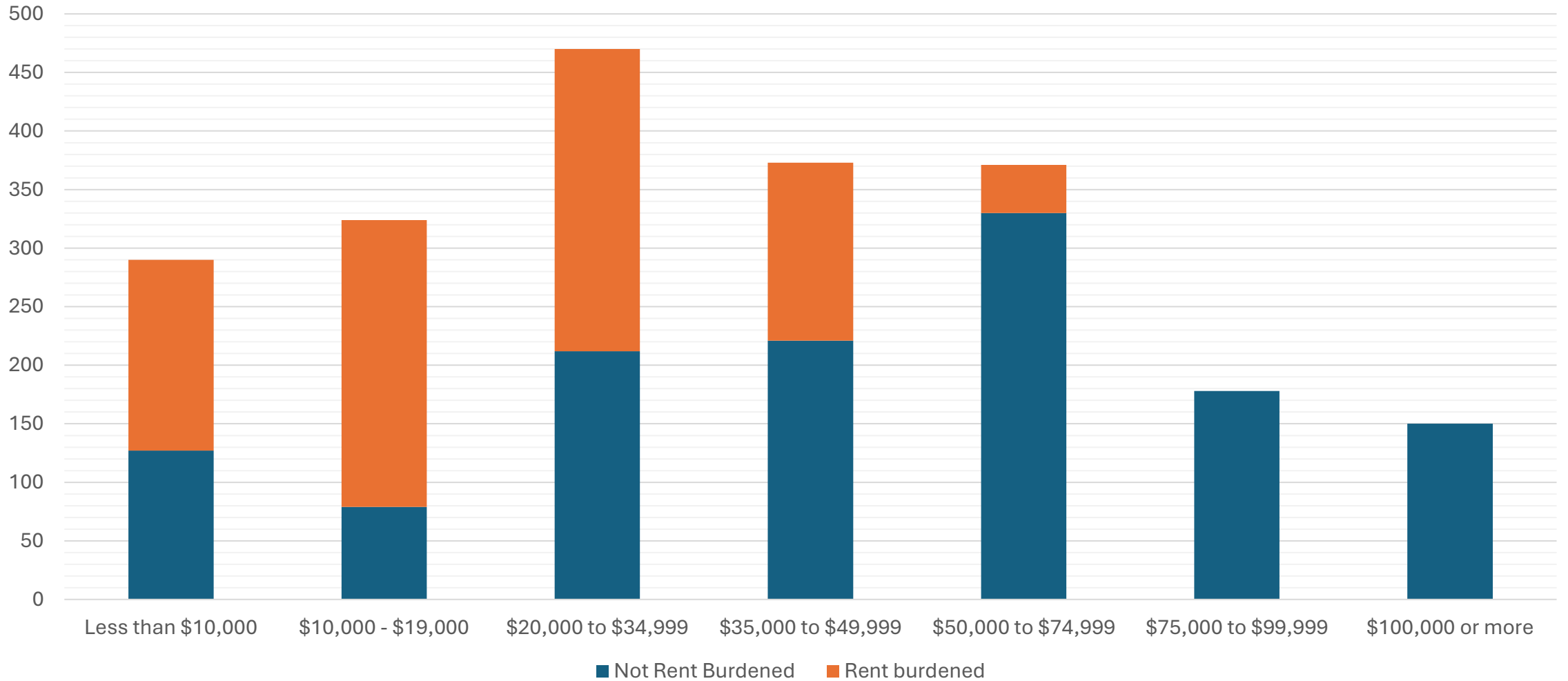
Renter Households by AMI Level



Rental Home Shortage by Household Income (2023)



Income by Rent Burdened Households Dickinson County



Area Median Income by Household Size
(2023)

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

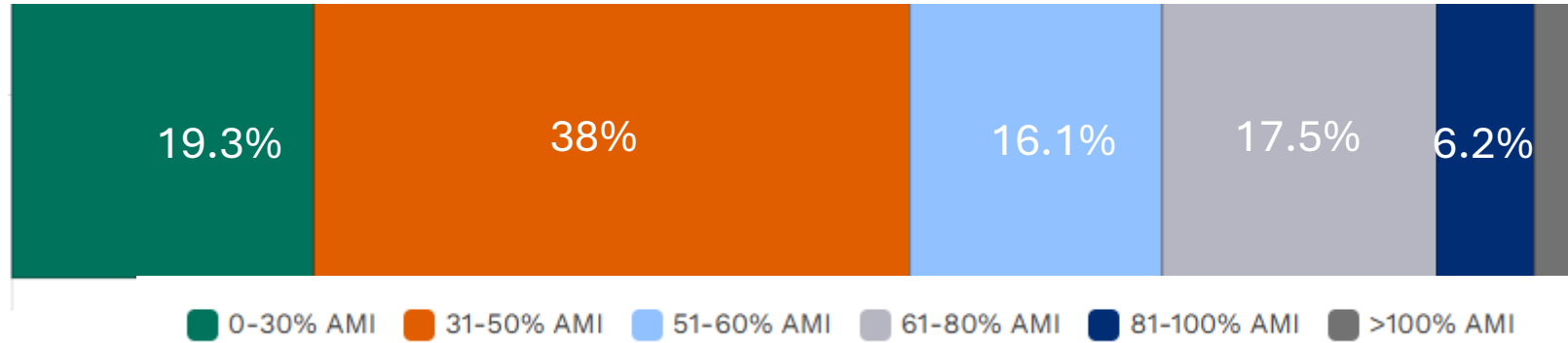
Source: US Department of Housing and Urban Development (HUD)

Rental Homes by Minimum AMI Level to Afford Rent

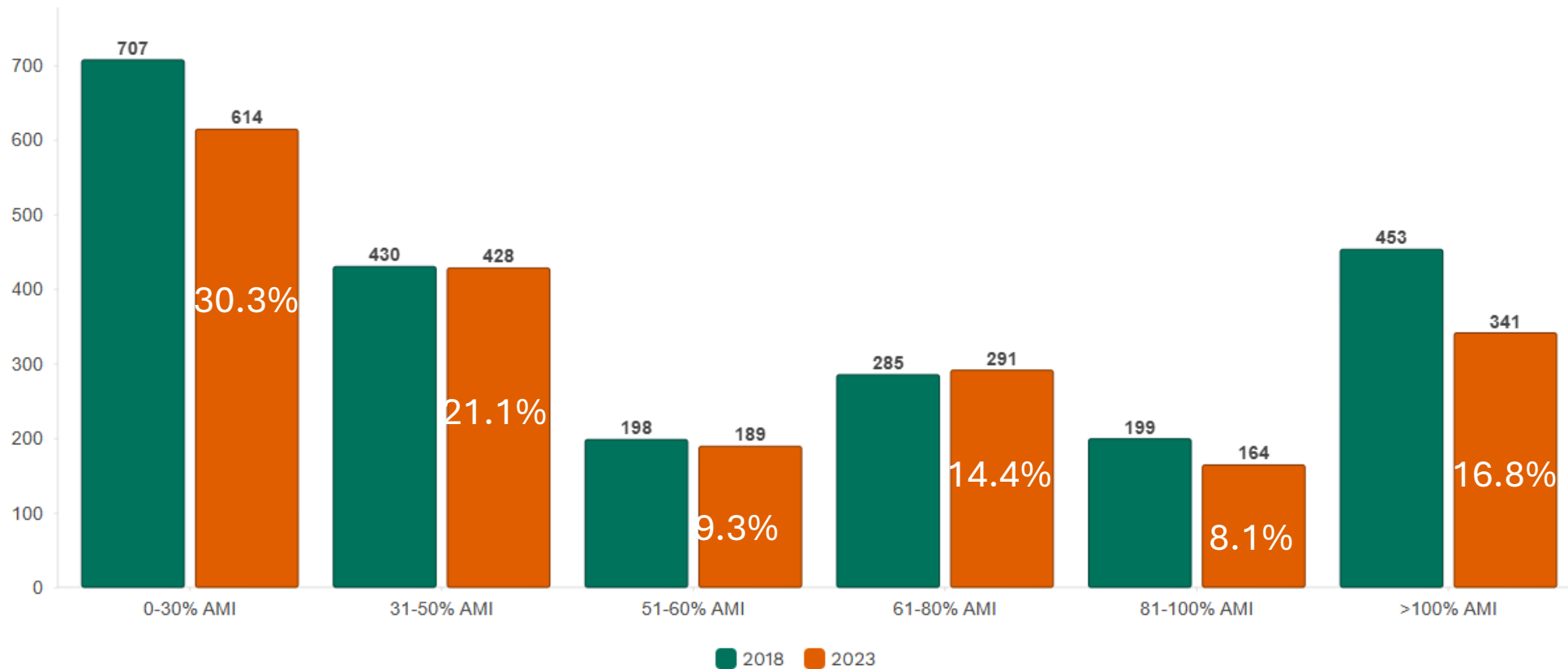
(2023)

Dickinson County

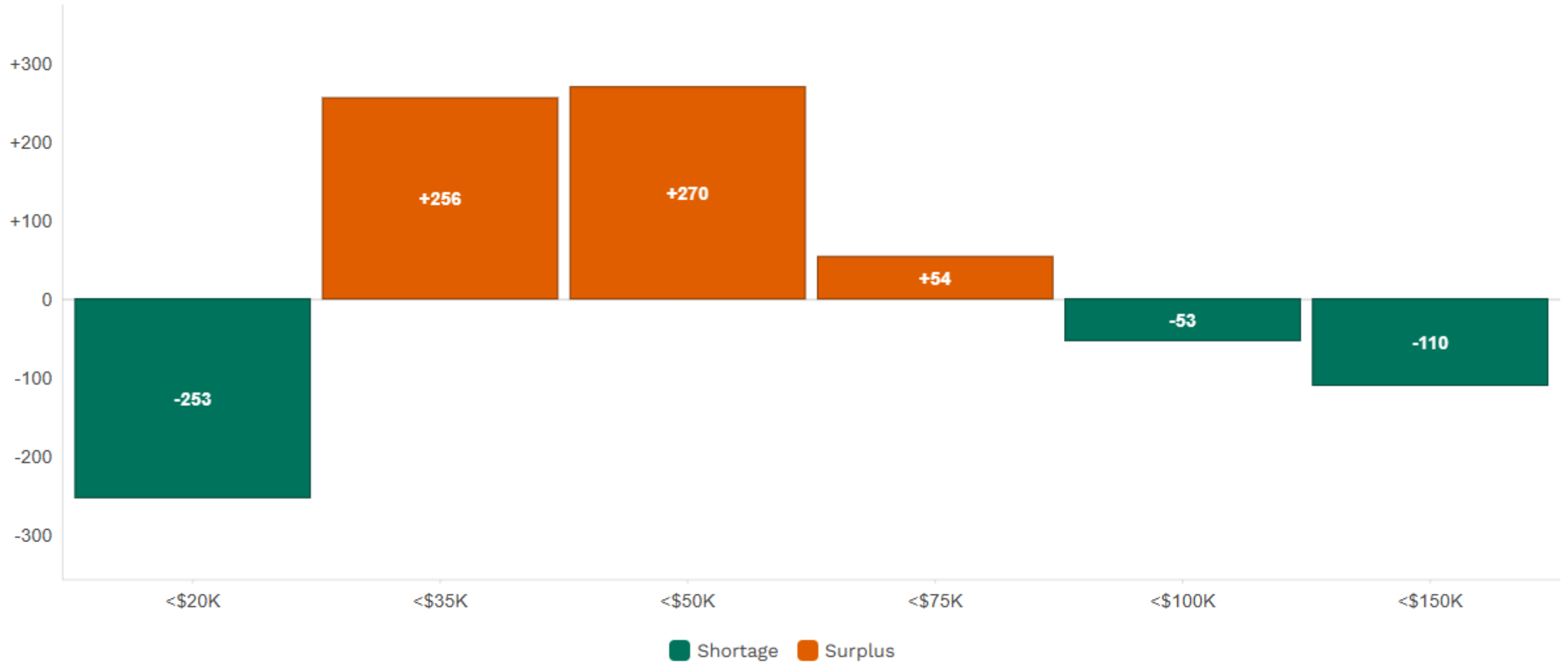
2.9%



Renter Households by AMI Level

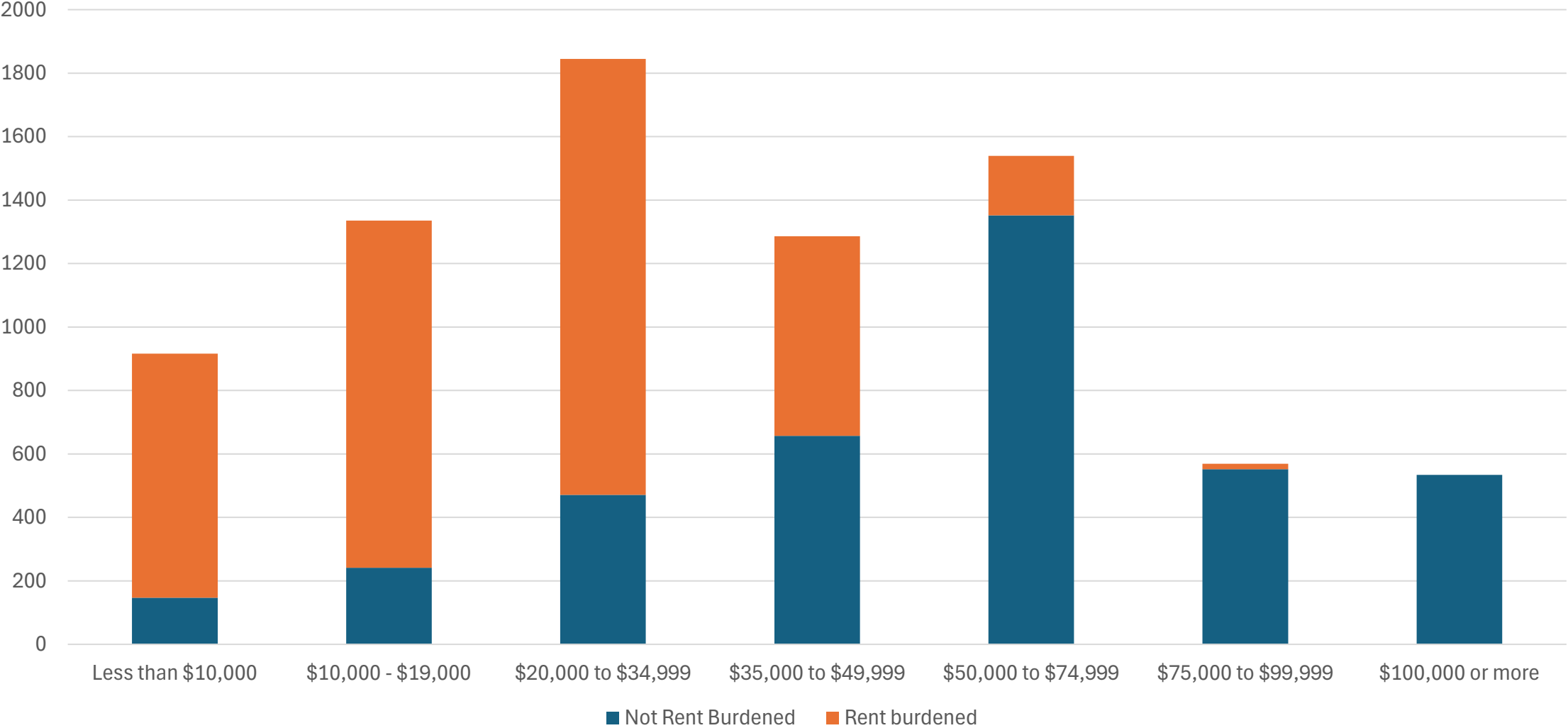


Rental Home Shortage by Household Income (2023)



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

**Income by Rent Burdened Households
Marquette County**



Area Median Income by Household Size
(2023)

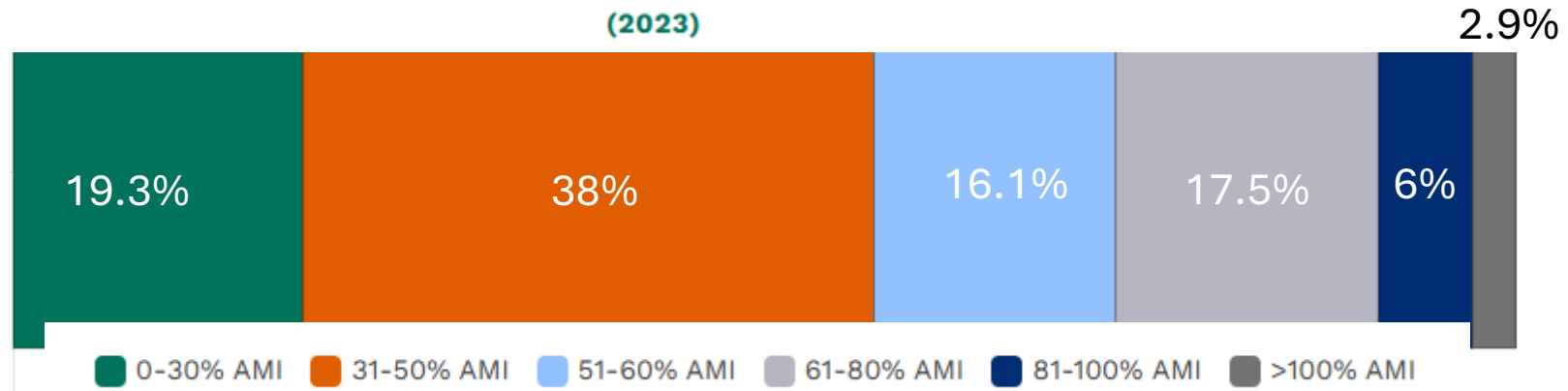
AMI	1	2	3	4	5	6	7	8+
30%	\$17,160	\$19,620	\$22,080	\$24,510	\$26,490	\$28,440	\$30,420	\$32,370
50%	\$28,600	\$32,700	\$36,800	\$40,850	\$44,150	\$47,400	\$50,700	\$53,950
60%	\$34,320	\$39,240	\$44,160	\$49,020	\$52,980	\$56,880	\$60,840	\$64,740
80%	\$45,760	\$52,320	\$58,880	\$65,360	\$70,640	\$75,840	\$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

(2023)

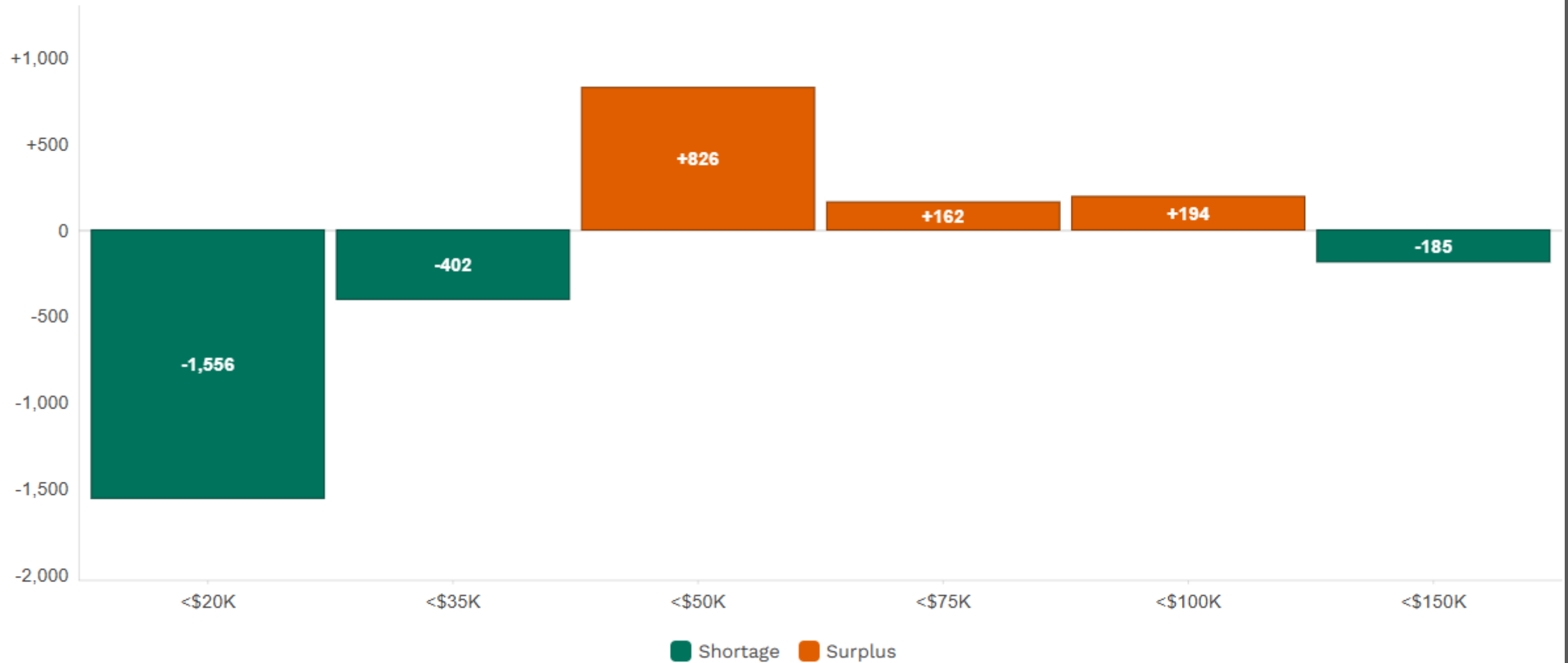
Marquette County



Renter Households by AMI Level

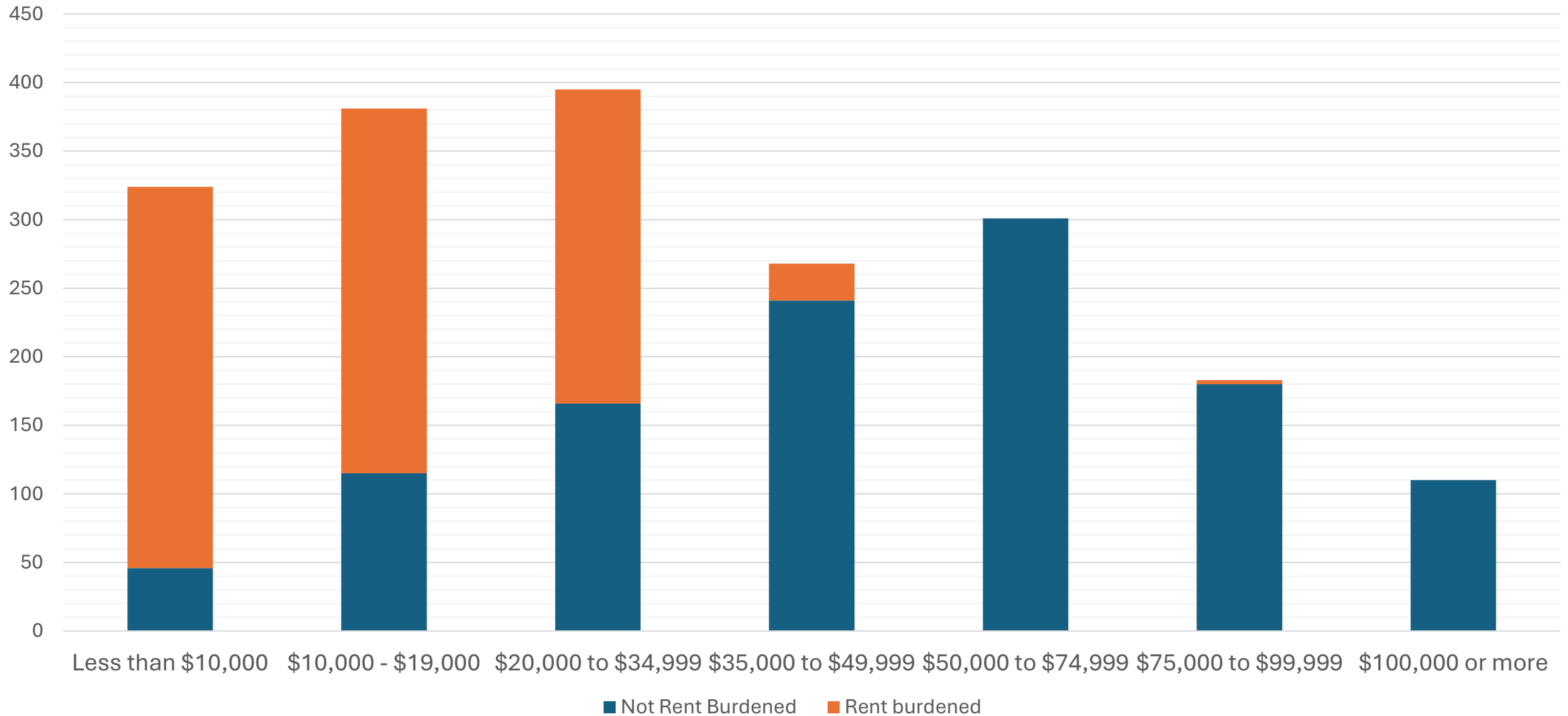


Rental Home Shortage by Household Income (2023)



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

Income by Rent Burdened Households Menominee County



Area Median Income by Household Size
(2023)

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

Rental Homes by Minimum AMI Level to Afford Rent

(2023)

Menominee County

4.1%

20.6%

39.8%

21.1%

14.3%

0-30% AMI

31-50% AMI

51-60% AMI

61-80% AMI

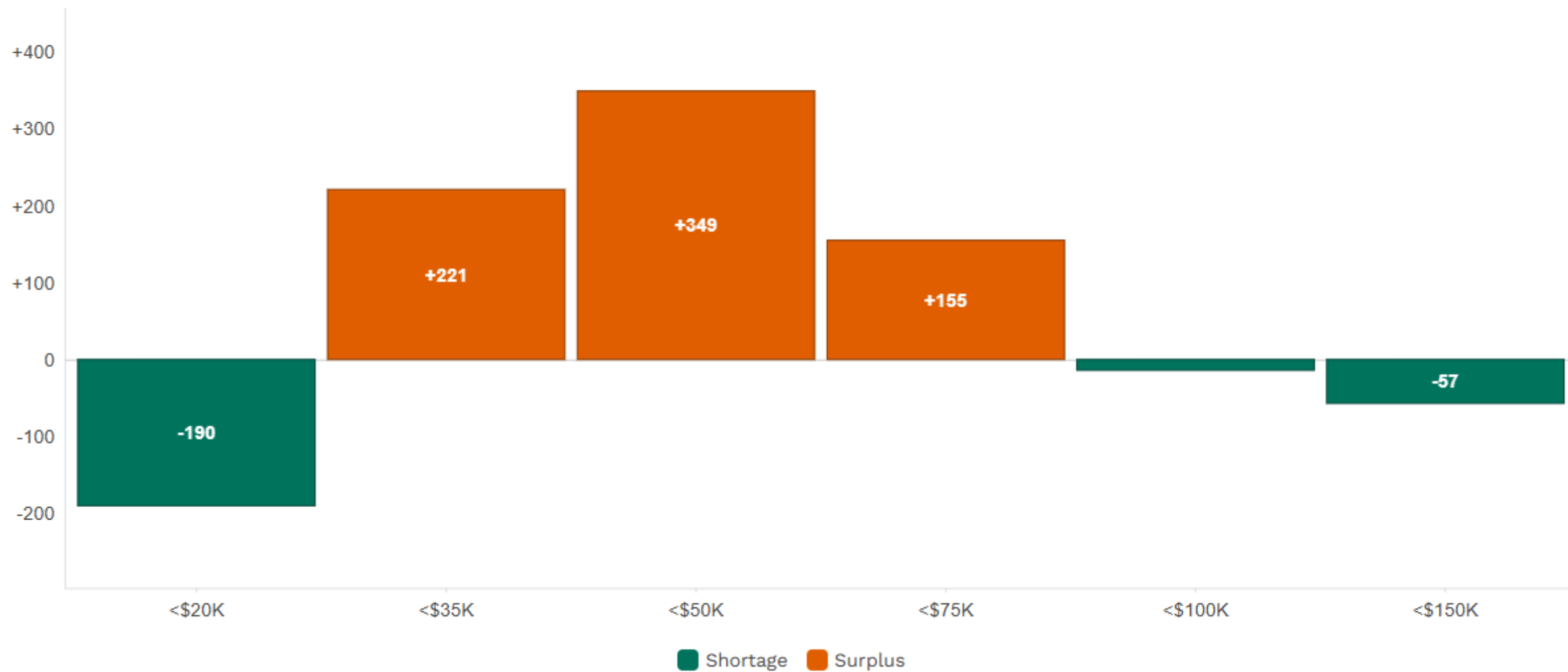
81-100% AMI

>100% AMI

Renter Households by AMI Level

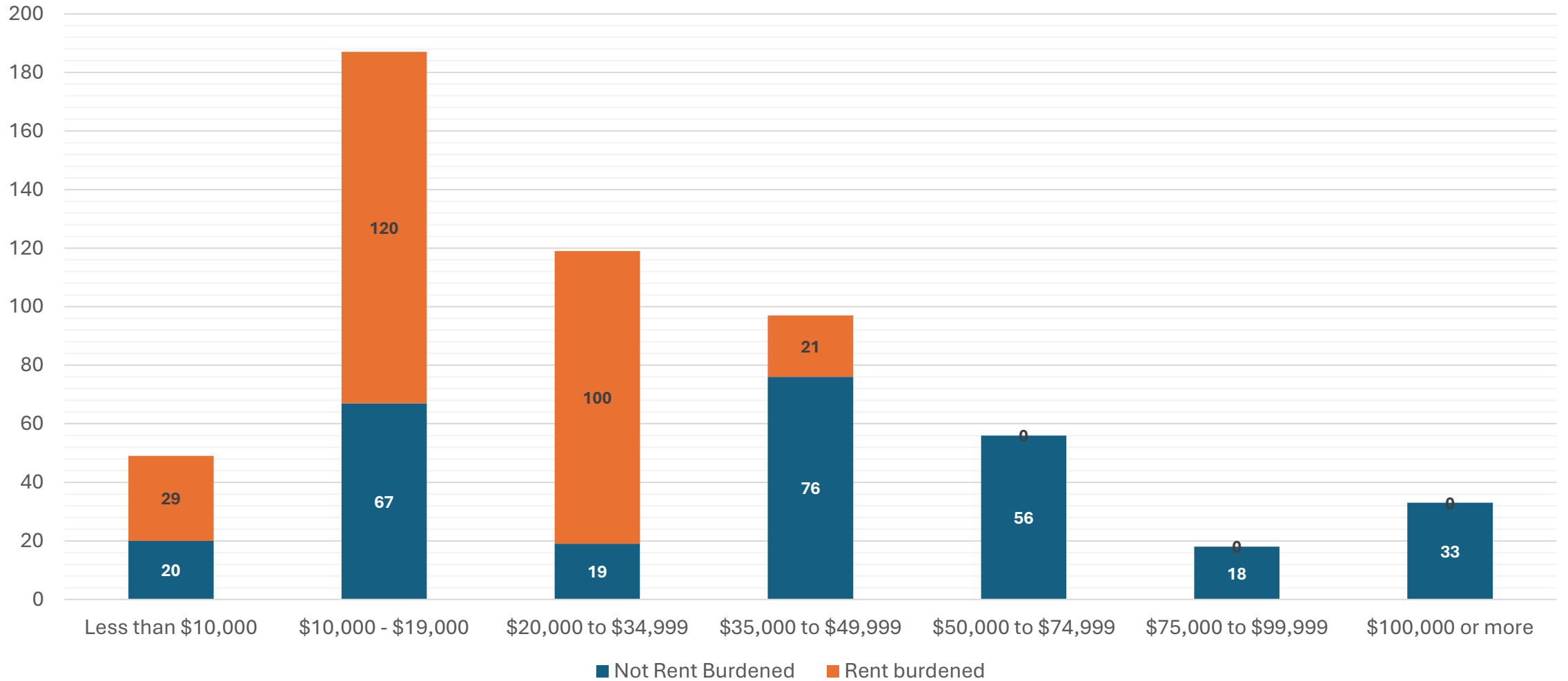


Rental Home Shortage by Household Income (2023)



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

Income by Rent Burdened Households Schoolcraft County



Scholarship Application for CEDAM's Rural Real Estate Boot Camp

1. Name

2. E-mail

3. Entity/Organization

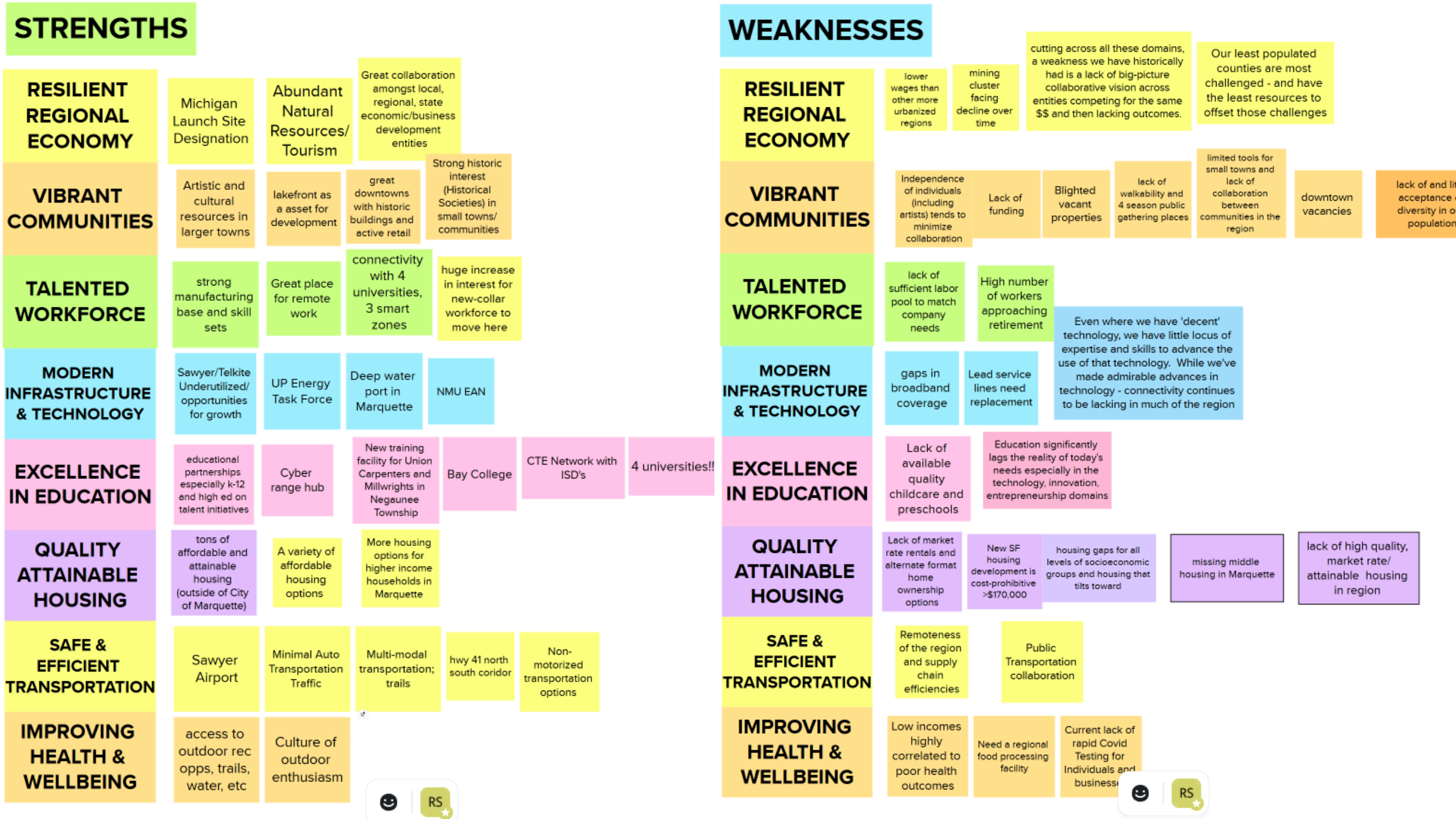
4. What is your role in the housing ecosystem?

5. What challenges or opportunities in your community are you hoping to address through rural housing development?

6. Do you or your organization currently face barriers to accessing training or professional development opportunities? If so, please describe.

Available at:

<https://www.surveymonkey.com/r/VKQ8Q5G>





Grant Opportunities

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

Training Opportunities

- ▶ [CEDAM's Rural Real Estate Boot Camp](#) - 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

- ▶ [Up For Adventure: Central UP Outdoor Recreation Industry Growth Strategy](#)
- ▶ Land division bills: [HB 4081](#) and [SB 23](#)

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