



OUR MISSION

We build awareness, influence policy, and expand capacity so communities can create housing solutions that meet their unique needs.

OUR VISION

Northwest Michigan will be a place where families of all income levels can find homes that are safe and affordable.





AWARENESS

Provide outreach, messaging and communications tools to communities, developers and other partners.

ADVOCACY

Identify and influence policy that impacts development opportunities in rural Michigan.

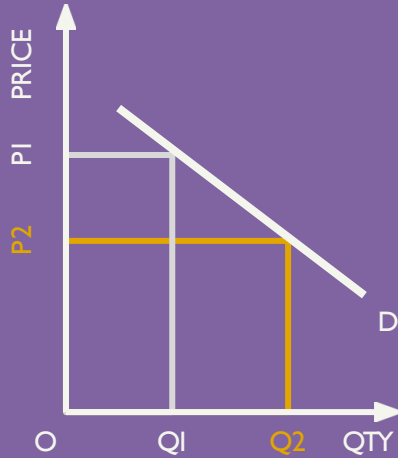
CAPACITY & RESOURCES

Work with partners to develop new tools and funding options for housing.

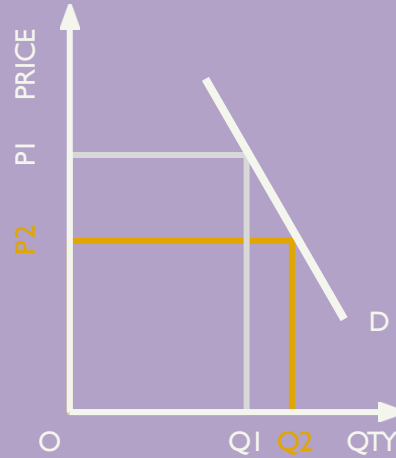


Housing Supply & Inelastic Demand

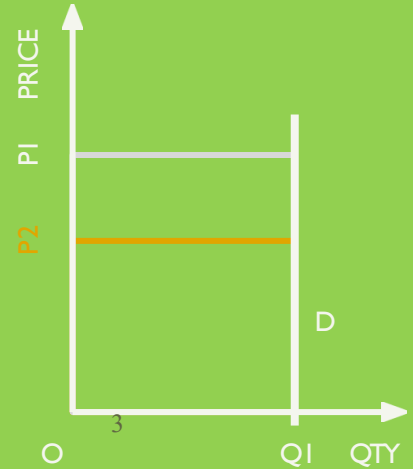
Elastic Demand



Inelastic Demand



Perfectly Inelastic



Northwest Michigan- Region D

Population: ~ 300,000

187 Units of Government
139 townships
12 Cities
26 Villages

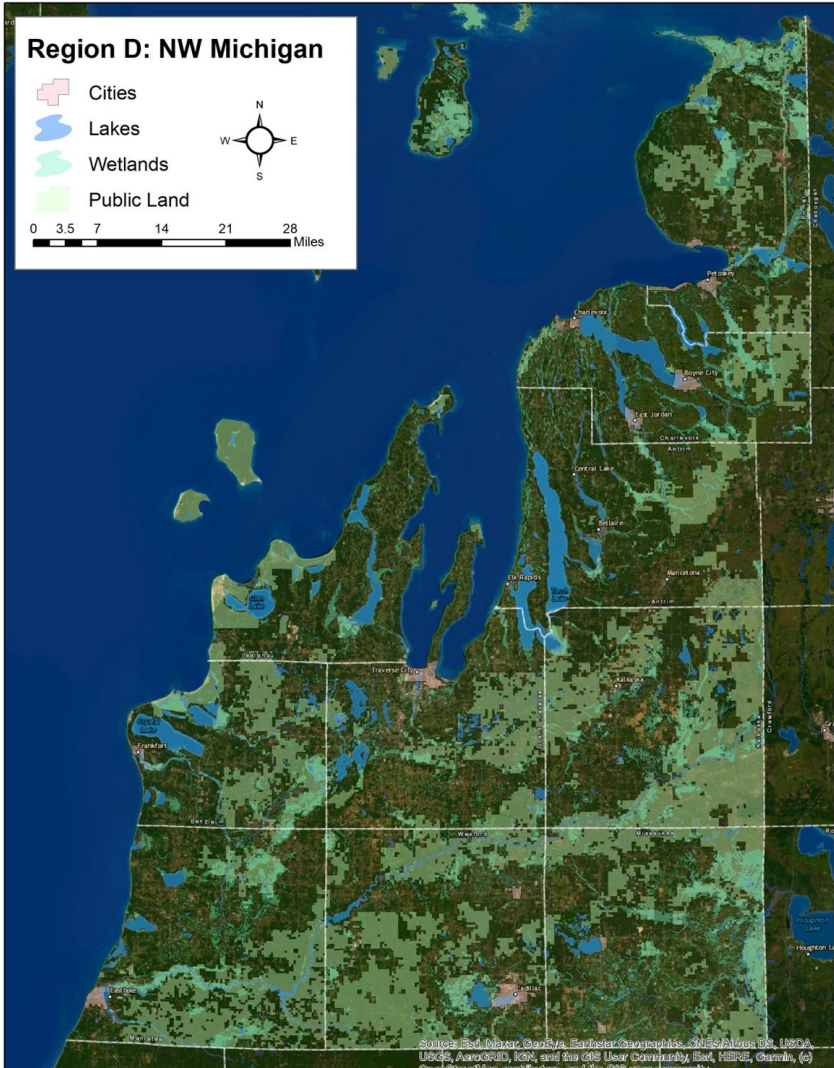
#7 County Land Bank Authority and
#14 Brownfield
Redevelopment Authority

#25 engaged in Redevelopment
Ready Community Program- Of
these #6 are Certified

Housing Ready Program
reaching 10 Counties

31,268 units needed by 2027
3586 units built since 2023
(11% of target)

HOUSING NORTH



Regional Housing Dashboards



Housing North Dashboard: **10 County Totals**

10 County Total



Click on any county



Rental
Vacancy

0.7%

According to Bowen National Research, a healthy vacancy rate should be between 5-8%



New homes needed
by 2027

31,268



Total new housing permits
in the previous year

913



Income-restricted units built
or preserved in previous year

105



Local zoning changes to enable
more housing

34

"Affordable" is defined as housing which costs less than 30% of household income for a household earning at or below 80% of the median income in the county.

Data Sources: * U.S. Census Bureau † Bowen National Research § CoStar Market Analytics ‡ Northern Great Lakes Realtors MLS * MSHDA

Barriers to Housing in NW Michigan

1. Cost gaps: High construction costs and limited local funding make many projects financially infeasible without significant subsidy or creative capital.
2. Zoning barriers: Many communities still have outdated or restrictive zoning that prevents missing middle housing types or multifamily development.
3. Capacity and staffing: Small-town governments and nonprofits are often overwhelmed with limited capacity to move housing projects forward.
4. Community opposition: Even well-aligned projects face resistance from residents concerned about change, density, or property values.

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Construction Costs

\$150-\$375 /sq ft

An 800 square foot apartment costs a min of \$152,000 to build today.



Must rent for at least \$1,275/month to cover costs without subsidies.

A 1,200 square foot home costs a min of \$278,000 to build today.



Mortgage + Taxes = \$1,899/month (minimum) without subsidies.

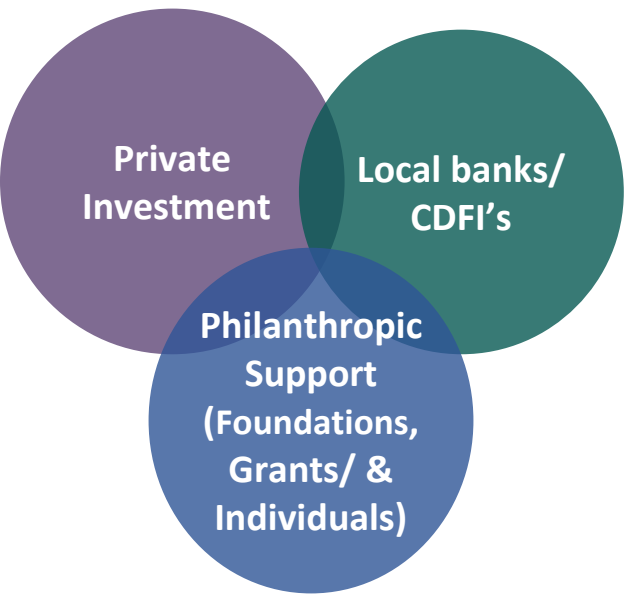
Household Income & Affordability

\$25,000 yr	\$600/mo rent	Large subsidy needed in all markets
\$50,000/yr	\$1,250/mo rent	Moderate subsidy + flexible zoning or older housing
\$75,000/yr	\$1,875/mo \$250k mortgage	Flexible zoning + minimal to moderate subsidy*
\$100,000/yr	\$2,500/mo \$300k mortgage	Viable in most markets with moderately flexible zoning*.

*amount of subsidy is dependent on local market specifics

To meet these challenges, we're staying nimble by:

1. Creating regional tools like the RRF to offer low-cost, flexible capital.
2. Partnering with community land trusts to preserve long-term affordability.
3. Advocating for smart, targeted policy changes—such as extending the Residential Housing Facilities Act incentives and expanding the Michigan Housing and Community Development Fund.
4. Supporting local zoning reform and helping communities access new tools and funding opportunities to reform zoning practices allow smaller, attainable housing options.



Developer Support

- Low interest loans for pre-development expenses
- Gap financing (can be used for pre-development or construction)
- Bridge financing sources to support cash flow throughout a project
- Up front funds for TIF projects
- Provide a lower interest rate (4% or below) to result in lower project costs
- Allow repayment at sale of property or in installments for rental properties
- Land acquisition for developers or organizations

Community Housing Needs

- Fund will address unique needs of each community
- Focus on supporting projects up to 120% AMI.

Housing Development Toolkit

Overview

Pre-Approved Plans

Pre-Approved plans reduce administrative barriers

Ordinances for Nuisance Issues

Ordinances to limit the specific nuisances a community might be concerned about without preventing development altogether.

Zoning Reform

An impactful approach to reducing the cost of new housing for everyone in a community.

Brownfield TIF

A flexible funding source enabling affordable and middle income housing, on eligible property.

A Payment in Lieu of Tax

PILOTS replace traditional property taxes with a negotiated payment based on a percentage of the rent from a housing development.

Community Land Trusts

New types of ownership that separate land costs from homebuyer mortgages.

Neighborhood Enterprise Zone

Reduces tax obligations for up to 15 years for new housing in mixed-use buildings or those with owner-occupied units.

Revolving Loan Fund

A financing tool that fills financing gaps in new construction, acquisition, and preservation projects.

Impact Investments

Community partners investing below market interest rates in projects that address social needs.

Residential Facilities Exemptions

Provides a 50% tax abatement for qualified housing of 5 units or more.

Deed Restriction Programs

A legal mechanism to ensure that homes sold to low and moderate income buyers can remain affordable for the long term.

Attainable Housing Districts

Provides for a 50% tax abatement for qualified housing in eligible districts.

How It Works

Housing Tax Increment Finance Bill or H-TIF

- Any property where eligible housing activities will occur can now be classified as a "taxable" property. This property could be vacant or underutilized land with a low taxable value - say \$100,000/year.
- Developer builds units to buy the land without TIF. Homes for local families, but the land is sold to owner who will be more than home families can afford.
- Search for local "taxable" property. If not found, use TIF to offset some of the costs of building for housing that the new home owners can afford to pay. (e.g. \$100,000/year).
- The local field authority agrees that making a new home affordable to local families is a good idea and they support the plan. The city also approves the plan for the neighborhood layout.
- Owner pays a cost to purchase the land. The city also approves the plan for the neighborhood layout.
- With approval in hand, the developer starts construction for rental units and builds the homes. The developer builds to meet the needs of the community and to build to meet the needs of the community.
- Once the new homes have been built, the local government can use the tax revenue to pay for the cost of the new homes. The revenue can be used to pay for the cost of the new homes. The revenue can be used to pay for the cost of the new homes.
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Housing North
 Northwest Morgan Rural Housing Partnership
housingnorth.org
 (201) 335-1685
 818 Red Drive
 Suite 10
 Towson, MD 21204

Flywheel

How It Works

PILOT Process Roadmap

- Application Submission**
Developer submits a request for a PILOT to the County.
- Staff Review**
Staff has 30 days to review the application then submit to the Commission with a recommendation.
- Commission Adoption**
Commission adopts a PILOT Resolution approving the request.
- Certified Copy of Resolution**
City Clerk delivers the signed and certified copy of the resolution approving the application.
- MSHDA Certification**
Sponsor submits an affidavit to MSHDA for certification that the project is eligible for the workforce housing exemption.
- Certified Notification of Exemption Filing**
Upon receipt of notification from MSHDA that the project is eligible for a workforce housing exemption, the sponsor or developer must file the certified notification of exemption with the City Assessor before November 1st of the year preceding the tax year in which the exemption is to be effective.
- Certified Notification of Exemption by Co. Treasurer**
Not later than 5 business days after receipt of the certified notification of exemption, the assessor must provide a copy of the certified notification of exemption to the County Treasurer.
- Certified Notification of Exemption Review**
The County has 45 days of the County Treasurer's receipt of the certified notification of exemption, to pass a resolution, by majority vote, that approves the County's portion of the exemption.
- Ad Valorem Property Tax Exemption**
The project will be exempt from all ad valorem property taxes of 2020 or less if the year in which certification or resolution is completed.
- Construction Timeline Requirements**
Construction must start within 90 days of the date of the resolution of exemption or must be longer period of time as may be provided by the PILOT Resolution.
- Annual Independent Audit Submission**
Every year by April 25, or such other date provided in the PILOT Resolution, the sponsor must submit to the County Assessor a report of the project's financial performance.
- Annual PILOT Payments to City**
Not later than July 1, the City Treasurer shall invoice the sponsor for the PILOT payment due for the current year. The payment shall be paid no later than July 15.

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How It Works

Payment In Lieu of Tax or PILOT

Incentivizing Workforce Housing

When communities adopt a PILOT ordinance, it involves their governments and developers to partner together to address local workforce housing needs.

It encourages developers to build or renovate affordable housing and community-serving projects by reducing one of their biggest expenses: property taxes.

It encourages developers to pay a negotiated lower amount of tax over a set term, the developer agrees to pass these savings to their tenants via lower rents.

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Housing TIF Explained

Payment in Lieu of Taxes (PILOT) Steps

Payment in Lieu of Taxes (PILOT) Explained

Outreach materials to bring tools to our communities and help guide ordinances and provide resources to support adopting these new tools

ZONING REFORM TOOLKIT

Zoning Reform Toolkit

15 TOOLS TO EXPAND
HOUSING CHOICE + SUPPLY



MAP's 15 Tools for Zoning Reform

Zone Districts	Form and Context	Processes
Collapse Zone Districts	Reduce Minimum Lot Width and Area Requirements	Eliminate or Reduce Elected Body Approvals
Rezone for Mixed-Use / Multifamily in Commercial Districts	Reduce or Eliminate Minimum Dwelling Unit Size	Expand Administrative Review
Expand Allowable Uses	Reduce or Eliminate Minimum Parking Requirements	Pre-approved Plans
Performance Standards for Uses	Missing Middle Housing (Including ADUs)	More Flexible Approach to Nonconformities
	Density / Height Bonuses	Police Power Ordinances to Regulate Nuisance
	Form and Site Standards	

We need everyone
to move housing
forward!

What is needed to move housing forward

Smart, flexible investment in housing—including direct appropriations for gap financing and capacity building

Regional ability to provide lowcost capital annually

Support local zoning reform

Leadership in land use policy, infrastructure, and tax incentives to make attainable housing possible—not just in cities, but in rural and resort communities



Thank you....Any Questions?

