Regional Affordable Housing Study: Housing Conditions, Housing Programs, and Planners’ Input

Suk-Kyung Kim | Ph.D. | Assistant Professor | Interior Design
School of Planning, Design, & Construction | Michigan State University
Research Assistant: Kate Calabra, MURP & Stephanie Space, MED
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I. Study Area
1. Study Area

The study area is the Tri-County Region centered on the state capital that covers Clinton, Eaton, and Ingham Counties. These regions include the Lansing-East Lansing Metropolitan Statistical Area (MSA) and diverse types of cities, townships, and villages. This study selected major cities or villages from each county for understanding the current housing market and affordable housing needs. The list of cities and villages is presented below.

Ingham County: Mason, Lansing, East Lansing, Webberville, Stockbridge, Williamston, Lansing Charter Township, and Meridian Charter Township
Eaton County: Charlotte, Eaton Rapids, Grand Ledge, Potterville, Sunfield, and Delta Charter Township
Clinton County: DeWitt, Fowler, Maple Rapids, Ovid, and St, Johns

Figure 1.1 presents these selected cities and villages in the Tri-County regions.
II. Physical Characteristics of Housing In the Tri-County Region
This chapter introduces housing conditions in the Tri-County Region based on a site visit and an analysis of real estate data.

2.1 Housing Conditions Along the Corridor

2.1.1 Housing Conditions along Grand River Corridor, Lansing to Webberville

Introduction

During the site visit, we focused on physical conditions of housing located along the Grand River Corridor from Lansing to Webberville, MI. The site visits were conducted in August 2012. The Grand River Avenue from Lansing to Webberville runs approximately 23 miles. Researchers drove from Grand River Avenue and took photos at the eight stops. These are indicated in Figure 2.2 as eight green points.
General Housing Characteristics

Overall the housing along Grand River Avenue appeared relatively sparse in between the towns/cities, or were either set back from or in neighborhoods shielded from the road by the trees.

Though most of the housing photos were taken near the more dense areas, Okemos was an exception. This was largely because commercial properties and a large shopping mall primarily dominated the corridor in that region.

The majority of the houses were of similar construction and style. They are wood frame single story or two-story homes with front porch and minimal architectural detailing. Other common styles were ranch styles homes or manufactured/mobile homes. The housing areas were typically low-density; most homes had a front and back yard. Nearly all housing appeared to have the option of parking in front or around the back of the house, save for multi-family units which may need to utilize parking structures or surface lots.

Examples of Current Housing

Lansing/ East Lansing: Near the commercial districts of both cities multi-family housing developments were more prevalent compared to the rest of the corridor. These were either above commercial use spaces, such as in Figure 2.3, or as stand-alone complexes. This type is more typical near Michigan State University’s campus in East Lansing. In these cities there were also homes dispersed between commercial lots on the corridor. These homes were typically one or two–stories and feature a front porch entry, some with enclosed porches and some with open-air porches. Enclosed porches could have been an attempt to keep more of street noise out of the house, or simply a reaction to the primarily cold seasons in Michigan.

Figure 2.3 Picture location 1- Multi –family units above commercial space downtown East Lansing
The amount of upkeep of the housing in this area varies between houses of similar size and style. Homes that appeared to be rentals typically had little to no landscaping, while units not identified as rentals appeared to have more manicured outdoor space.
Okemos: Between Okemos and Williamston the housing stock along the corridor was sparser than housing from Lansing to Okemos. However, as the area shown in Figure 2.5 shows, there were some pockets of housing within close proximity to one another near the corridor. The area in Figure 2.5 shows an area with predominantly mobile homes, or manufactured ranch style houses.

In this location there is a mobile home park, in which the homes appear to be in quite poor condition (as seen from the road). The homes in the park appeared to be built in the mid to late 1900s (1970-1980). These appeared much older compared to the neighboring houses, which featured more updated siding and roofing with a more ranch style form.

Though neighboring mobile homes outside the park (such as the house featured to the left in Figure 2.5) where in much nicer condition, they lacked privacy from the street with little to no tree coverage.

Williamston: Housing in the town of Williamston shared much of the typical housing structure as seen in East Lansing and Webberville. Though overall the homes in this downtown area (Figure 2.6) seemed to have slightly better up keep such as newer siding or nicely painted exterior and well-kept lawn and landscaping.

In Williamston Grand River Avenue narrows through the city, with on street parking along Grand River. This district appeared more like neighborhood in comparison to previous portions of the corridor with no on street parking. This downtown district was very close to larger historical looking homes as well as small neighborhoods nearby (see Figure 2.6).
Housing in the downtown area on the corridor were typically larger homes that had more distinguishable architectural styles such as the Two-story Dutch colonial and brick American foursquare in Figure 2.6.
In the block south of the downtown area the houses were typically one or two stories and comparably small in size (Figure 2.7). The streets were in a worse condition than Grand River Avenue and gravel driveways or broken paved driveways were more common than compared to those on Grand River Avenue within Williamston.

![Figure 2.8 Picture location 6- one block north between Williamston and Webberville](image)

One block north of Grand River Avenue between Williamston and Webberville (see Figure 2.8) was a neighborhood along a winding street composed of newer houses (probably built in the late 1900s) than those in the downtown areas. These houses were primarily one-story ranch homes or a variation of one and two stories, including split-level homes. The sweeping road and number of trees disconnected the neighborhood from the noise and traffic on Grand River Avenue.

![Figure 2.9 Picture location 7- abandoned house and two-story home near Webberville](image)
**Webberville:** Closer to Webberville at stop 7 there was a small abandoned home at a street corner (see Figure 2.9). This was the only house that appeared to be dilapidated and vacant. The house was of a small size, and was located between the corridor and nearby railroad tracks. These factors could be why the home is no longer occupied. Though this home was in disrepair it did not show to be an indicator of typical housing conditions.

One block south there was much larger farmhouse with expansive wrap around porch far from the street noise from Grand River Avenue, as Figure 2.9 shows.

In Webberville the neighborhood one block south of Grand River in Figure 2.10 resembled the area in similar location in Williamston, with mostly one or two story homes. The low-density neighborhood offered each resident a medium size lawn. Overall the houses seemed in good condition, though had less recent updating than Williamston homes, and overall very minimal landscaping.

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**Figure 2.10 Picture location 8- one block south of Grand River, Webberville**

**Summary**

The housing stock along the Grand River Avenue overall consisted primarily of older single-family homes in medium to low-density neighborhoods. Along this corridor only one house appeared to be abandoned (see Figure 2.9) and all other homes appeared to be occupied.

Along the corridor there was a good mix of housing types and land uses near each city, (commercial lots and residential lots) although mixed-use and multi-family buildings were more commonly found near Lansing, East Lansing and Okemos. Overall housing units in mixed-use buildings were limited compared with low-rise single or multifamily housing. In between these cities housing was typically more spread out or setback from the corridor by longer driveways or in a neighborhood shielded by trees.
2.2 Examples of Regional Housing of Median Values

Median Housing Values in Tri-County Regions

This section reviews median housing values of 16 selected cities and housing examples to be listed in these values. Table 2.1 shows the median housing values in these cities identified based on the American Community Survey 2010.

Table 2.1 Median Housing Values for County and Select Cities

<table>
<thead>
<tr>
<th>County (City)</th>
<th>Median Housing Value</th>
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<tbody>
<tr>
<td><strong>Clinton County, MI</strong></td>
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<tr>
<td>County</td>
<td>St. Johns</td>
</tr>
<tr>
<td>----------------------------</td>
<td>---------------------</td>
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<tr>
<td>Median Housing Value</td>
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<p>| <strong>Eaton County, MI</strong>       |                     |</p>
<table>
<thead>
<tr>
<th>County</th>
<th>Charlotte</th>
<th>Grand Ledge</th>
<th>Eaton Rapids</th>
<th>Potterville</th>
<th>Sunfield Village</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Housing Value</td>
<td>$143,300</td>
<td>$134,700</td>
<td>$102,800</td>
<td>$114,700</td>
<td>$118,100</td>
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<p>| <strong>Ingham County, MI</strong>      |                     |</p>
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<th>County</th>
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<th>Lansing</th>
<th>East Lansing</th>
<th>Webberville</th>
<th>Leslie</th>
<th>Stockbridge Village</th>
</tr>
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<tbody>
<tr>
<td>Median Housing Value</td>
<td>$122,600</td>
<td>$102,900</td>
<td>$189,800</td>
<td>$119,300</td>
<td>$101,200</td>
<td>$124,400</td>
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</tbody>
</table>

Source: US. Census Bureau, American Community Survey 2010
Clinton County

St. Johns city

Key Facts about the Home
Price: $139,000
Beds: 3  Bath: 1.5  Sqft: 2,699
Lot: 21,780 sq ft / .50 acres

This home is located in near the center of St. Johns city. Built in 1900 this 2,699 square foot home features a detached three-car garage, in-ground pool, and tall ceilings. The interior appears to be somewhat dated but in overall good condition.


Key Facts about the Home
Price: $139,000
Beds: 3  Bath: 2  Sqft: 1,056
Lot: 21,780 sq ft / .50 acres

This single-family home is located in the southeast corner of St. Johns city. This 1963 home is 1,056 square feet with 3 bedrooms and 2 baths. This split level home is very well maintained and is in close proximity to schools and the hospital. The property offers an eat-in kitchen, patio, two car garages and a pole barn.

(Source: http://www.zillow.com/homedetails/1102-S-Swegles-St-Saint-Johns-MI-48879/74700277_zpid/)

Figure 2.11-12. A house with median housing value in St. Johns (Source: http://www.Zillow.com)

Figure 2.13-14. A house with median housing value in St. Johns (Source: http://www.Zillow.com)

All information about the housing market prices and images presented in the next pages were obtained from Zillow.com.
DeWitt city

Figure 2.15-16. A house with median housing value in DeWitt (Source: http://www.Zillow.com)

**Key Facts about the Home**

**Price:** $189,000  
**Beds:** 4  
**Baths:** 3.5  
**Sqft:** 2,046  
**Lot:** 10,934 sq ft / .25 acres

This four bedroom three and a half bath single family home is located near the center of DeWitt. This was built in 2006 in excellent exterior condition. The interior also appears to be in great condition. The home has hardwood floors throughout the home, and architectural details such as crown molding and wainscoting. The living areas are in an open concept with eat-in kitchen and dining that is open to the great room.

(Source: http://www.zillow.com/homedetails/1257-Lobelia-Ln-Dewitt-MI-48820/91687155_zpid/)

Figure 2.17-18. A house with median housing value in DeWitt city (Source: http://www.Zillow.com)

**Key Facts about the Home**

**Price:** $189,000  
**Beds:** 4  
**Baths:** 3  
**Sqft:** 1,680  
**Lot:** 43,560 sq ft / 1 acres

This single family home is located in the far southeast end of DeWitt. The home was built in 2005 and appears to be in great condition in both interior and exterior. The four bedroom three bath interior also includes a partially finished basement with a walkout access to the back yard. This house not only has an attached garage but also includes a large pole barn on the property.

Fowler village

Key Facts about the Home
Price: $164,900
Beds: 3  
Baths: 2  
Sqft: 1,628

This 1910 two-story home has updated siding and newer windows. The home features three bedrooms and two baths as well as a spacious kitchen. The property also includes auxiliary buildings such as the large barn, pictured in Figure 2.21.
Key Facts about the Home

Price: $167,000

Beds: 2    Baths: 2.5    Sqft: 1,075
Lot: 5,968 sq ft / .14 acres

This 2003 two bedroom, two and half bath single family home is located on the west end of Bath. At 1,075 square feet this ranch style duplex has high ceilings, private garage, private deck and first floor laundry. The home also features a finished basement with full height windows.

(Source: http://www.zillow.com/homedetails/15070-Classic-Dr-Bath-MI-48808/74689114_zpid/)

Key Facts about the Home

Price: $169,900

Beds: 3    Baths: 2    Sqft: 1,244

This 2006 home features three bedrooms two baths. The exterior and interior appear to be in like new condition. The home is carpeted with hardwood in the kitchen. The home has plenty of daylight in the living space and features high vaulted ceilings in the living room.

(Source: http://www.zillow.com/homedetails/14164-Mulholland-Dr-Bath-MI-48808/2120432986_zpid/)
Eaton County

Charlotte city

Figure 2.27-28. A house with median housing value in Charlotte (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $116,900  Beds: 4  Baths: 2.5  Sqft: 1,008  Lot: 8,276sq ft / .19 acres

This 2002 four bedroom two and half bath home is located in the south end of Charlotte. The exterior of the home appears to be in good condition with newer windows. The interior of the home follows an open floor plan and a master suite in the basement.

(Source: http://www.zillow.com/homedetails/1260-Porter-Dr-Charlotte-MI-48813/74720686_zpid/)

Figure 2.29-30. A house with median housing value in Charlotte (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $117,000  Beds: 2  Baths: 2  Sqft: 1,132

This 1999 condo is located in the south end Charlotte. The interior features vaulted ceilings in the living area, open kitchen and dining area and master suite with laundry and walk in shower. The basement of the home has egress windows and space for a rec. room and storage area.

(Source: http://www.zillow.com/homedetails/1168-Emerald-Dr-Charlotte-MI-48813/74720805_zpid/)
Grand Ledge city

Figure 2.31-3. A house with median housing value in Grand Ledge (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $134,500
Beds: 4  Baths: 2  Sqft: 1,580
Lot: 11,325 sq ft / .26 acres

This completely remodeled 1950’s 1,580 square foot home is located in south east Grand Ledge. The home appears to be in great condition with updated windows, roof and siding. The interior of home has wood floor in the living space, a full-bath on both first and second floor, master walk-in closet, eat-in kitchen and formal dining space. The property also includes a spacious garage.

(Source: http://www.zillow.com/homedetails/1110-Old-Post-Rd-Grand-Ledge-MI-48837/74728943_zpid/)

Figure 2.33-34. A house with median housing value in Grand Ledge (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $137,000
Beds: 3  Baths: 2.5  Sqft: 1,511
Lot: 13,503 sq ft / .31 acres

This 1960s ranch is located near the south end of Grand Ledge. The exterior appears nice kept and features a rear facing two tier deck. The interior has hardwood floors plus a carpeted family room. The living room has a large wood burning fireplace and a large window for plenty of natural light. This three bedroom two and a half bath home also includes a convenient first floor laundry room.

(Source: http://www.zillow.com/homedetails/910-Belknap-St-Grand-Ledge-MI-48837/74736432_zpid/)
Eaton Rapids

Figure 2.35-36. A house with median housing value in Eaton Rapids (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $103,725
Beds: 4    Baths: 2    Sqft: 1,409
Lot: 9,147 sq ft / .21 acres

This 1955 Eaton Rapids split level home is centrally located in the city. The exterior appears dated and could use updating. The interior of the home features four bedrooms and two baths with living space above the attached garage.

(Source: http://www.zillow.com/homedetails/512-West-St-Eaton-Rapids-MI-48827/74724803_zpid/)

Figure 2.37-38. A house with median housing value in Eaton Rapids (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $109,000
Beds: 2    Baths: 2    Sqft: 1,080
Lot: 43,560 sq ft / 1.00 acres

This 1990s ranch home is located south of Eaton Rapids city. The exterior appears to be in good condition. The interior of the home has vaulted ceilings throughout the living spaces. The house has an open concept kitchen and dining space with French doors for added light and access to the back yard. The two bedroom two bath home also includes a partially finished basement and basement laundry room.
Potterville city

Figure 2.39-40. A house with median housing value in Potterville (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $112,900  
Beds: 3  
Baths: 2.5  
Sqft: 1,248  
Lot: 43,560 sq ft / 1.0 acres

This three bedroom two and a half bath home was built in 2000 and is located in the southern end of Potterville. The home appears in good cosmetic condition in both the exterior and interior. The home has tall ceilings in the lignin space and features and open kitchen and dining space.

(Source: http://www.zillow.com/homedetails/517-Laurens-Way-Potterville-MI-48876/74742246_zpid/)

Figure 2.41-42. A house with median housing value in Potterville (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $111,500  
Beds: 3  
Baths: 3.5  
Sqft: 1,638  
Lot: 18,295sq ft / .42 acres

This 1996 single family home is located in the southern end of Potterville. The exterior of the home appears to be in excellent condition. The interior of the home features an open design plan, with a finished lower level with second kitchen and egress windows. The interior also contains three bedroom three and half bathrooms within the 1,638 square feet of living space.

(Source: http://www.zillow.com/homedetails/617-Laurens-Way-Potterville-MI-48876/74742240_zpid/)
Sunfield village

Figure 2.43-44. A house with median housing value in Sunfield (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $114,900
Beds: 3    Baths: 2    Sqft: 1,768
Lot: 43,560 sq ft / 1.0 acres

This 2001 ranch home located south of Sunfield village and has been completely renovated. The home features new hardwood floors and stainless steel appliances. The home has three bedrooms two baths, including the master suite with on suite full bath. The main floor also contains a laundry room, and living spaces including the living room with wood burning fireplace.

(Source: http://www.zillow.com/homedetails/9872-W-Saginaw-Hwy-Sunfield-MI-48890/74718783_zpid/)

Figure 2.45-46. A house with median housing value in Sunfield village (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $120,000
Beds: 3    Baths: 3    Sqft: 2,700
Lot: 13,504 sq ft / 0.31 acres

This 1989 home is located near the south end of Sunfield village. The home includes three bedrooms three baths and finished basement.

(Source: http://www.zillow.com/homedetails/301-Third-St-Sunfield-MI-48890/74710571_zpid/)
Ingham County

Lansing city

Figure 2.47-48. A house with median housing value in Lansing city (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $102,000
Beds: 3  Baths: 1  Sqft: 1,105
Lot: 9,583 sq ft / 0.22 acres

This 1961 three bedroom one bath home is located near the south of Lansing. The exterior of the home appears well maintained and also features a large back deck. The interior also is well maintained with a small eat-in kitchen and partially finished basement.

(Source: http://www.zillow.com/homedetails/115-E-Syringa-Dr-Lansing-MI-48910/91703528_zpid/)

Figure 2.49-50. A house with median housing value in Lansing city (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $103,000
Beds: 4  Baths: 4  Sqft: 1,810
Lot: 13,503 sq ft / 0.31 acres

This four bedroom four bath home is located near the north end of Lansing. The home features a large brick fireplace and elegant wall molding in the dining area. The home features carpet throughout which appears worn and possibly in need of replacing.

(Source: http://www.zillow.com/homedetails/2127-Montego-Dr-Lansing-MI-48912/74010120_zpid/)
East Lansing city

Figure 2.51-52. A house with median housing value in East Lansing (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $189,500
Beds: 3    Baths: 2    Sqft: 2,272
Lot: 17,424 sq ft / 0.4 acres

This large ranch home is located near the center of East Lansing. The home features three bedrooms, 2 baths, and open plan living and dining. The spacious living room and den both feature a brick fireplace. The kitchen contains a large island for additional workspace and dining. The room feels very spacious through the large solarium right off the kitchen. Large floor to ceiling windows give the living spaces in the back of the house an even more spacious feeling as well, bringing in plenty of natural light into the home.

Figure 53-54. A house with median housing value in East Lansing (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $189,000
Beds: 3    Baths: 3    Sqft: 1,416

This 2002 ranch condo is located in the north west of East Lansing. The home appears to be well kept in both the interior and exterior. The home features tall ceiling in the living spaces and hard wood floors throughout. The home has three bedroom, three baths, finished basement and a nicely finished laundry room.
Mason City

Figure 55-56. A house with median housing value in Mason (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $127,700
Beds: 3   Bath: 1   Sqft: 1,040
Lot: 43,560 sq ft / 1.0 acres

This Three-bedroom one bath ranch home is centrally located within Mason City. The home has had many recent updates and appears to be in great cosmetic condition. The home also features new landscaping and a detached garage.

(Source: http://www.zillow.com/homedetails/113-S-Matthews-St-Mason-MI-48854/74033820_zpid/)

Figure 57-58. A house with median housing value in Mason (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $129,900
Beds: 3   Bath: 2   Sqft: 1,309
Lot: 10,890 sq ft / .25 acres

This 2005 split-level ranch is the west end of Mason. Vaulted ceiling throughout the living spaces, including the kitchen, living and dining space give a spacious impression. The home has three bedrooms and two baths and features carpeted floors throughout.

(Source: http://www.zillow.com/homedetails/113-S-Matthews-St-Mason-MI-48854/74033823_zpid/)
Webberville village

Figure 59-60. A house with median housing value in Webberville village (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $119,900
Beds: 3 Baths: 2 Sqft: 1,232

This three bedroom two bath ranch is located on the north side of Webberville village. The home was built in 2001 and appears in great condition. The home features and open concept kitchen and dining area, first floor laundry and a finished basement.

(Source: http://www.zillow.com/homedetails/4980-Pardee-Rd-Webberville-MI-48892/74063725_zpid/)

Figure 61-62. A house with median housing value in Webberville village (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $119,900
Beds: 3 Baths: 1.5 Sqft: 1,574
Lot: 58,806sq ft / 1.35 acres

This 1945 single family home is located south of Webberville. The home has many outdoor features such as an above ground swimming pool, small pond with water feature and a pole barn with workshop. The interior of the home features a den with a large bay window, a spacious living room with built in entertainment center, three bedrooms with laundry off the master, and one and half baths.

(Source: http://www.zillow.com/homedetails/621-N-Searls-Rd-Webberville-MI-48892/74062550_zpid/)
Leslie city

Key Facts about the Home
Price: $99,900  
Beds: 3  
Baths: 1.5  
Sqft: 1,144
Lot: 43,560 sq ft / 1.0 acres

This three-bedroom ranch is located north east of Leslie. The home features hardwood flooring in the kitchen dining areas and carpeting in the family room. The home also features a stone fireplace, one and half baths and a finished basement with bar. Also included in the property is a large pole barn with workshop.

(Source: http://www.zillow.com/homedetails/3723-Williams-Rd-Leslie-MI-49251/74030726_zpid/)

Key Facts about the Home
Price: $100,350  
Beds: 3  
Baths: 2  
Sqft: 1,560
Lot: 649,044sq ft / 14.9 acres

This 1970s manufactured ranch home is located north of Leslie. The home appears to be in great cosmetic condition with new windows, and updated siding. The home features a small deck and nicely kept landscaping.

(Source: http://www.zillow.com/homedetails/3723-Williams-Rd-Leslie-MI-49251/74030726_zpid/)
Stockbridge village

Figure 66-67. A house with median housing value in Stockbridge village (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $125,000
Beds: 3  Bath: 2  Sqft: 1,333
Lot: 199,504 sq ft / 4.58 acres

This 2000s three bedroom home is located northwest of Stockbridge. This ranch home has wood floors throughout and nine-foot ceilings. The home features a large deck overlooking a large pond and gardens on a large 4.58-acre lot.

(Source: http://www.zillow.com/homedetails/3620-Chapman-Rd-Stockbridge-MI-49285/74035300_zpid/)

Figure 68-69. A house with median housing value in Stockbridge village (Source: http://www.Zillow.com)

Key Facts about the Home
Price: $128,000
Beds: 3  Bath: 2  Sqft: 1,564
Lot: 82,764 sq ft / 1.9 acres

This Ranch style home is located northwest of Stockbridge. The home includes an attached two-car garage and large deck overlooking the back yard. The interior of the home is carpeted throughout and features three bedrooms, three full baths and first floor laundry space.

(Source: http://www.zillow.com/homedetails/5365-Dansville-Rd-Stockbridge-MI-49285/74024649_zpid/)
III. Regional Housing Programs and Services
This chapter introduces housing programs and services offered by local communities in the Tri-County Region. Housing programs and services can provide diverse supportive funding and counseling opportunities for homeowners or renters for improving their housing conditions and eventually housing affordability in the regions. Table 1 summarizes housing programs and services identified in each city or county’s website. Please note that more programs may be available, but were not listed in the website.

Table 3.1 Housing Programs and Services

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<th>County</th>
<th>City</th>
<th>Website URL</th>
<th>Housing Programs and Services</th>
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<td>Bath Township</td>
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<td>Clinton</td>
<td>St. Johns</td>
<td><a href="http://www.cityofsaintjohnsmi.com/">http://www.cityofsaintjohnsmi.com/</a></td>
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<tr>
<td>Eaton</td>
<td>Charlotte</td>
<td><a href="http://www.charlottemi.org/">http://www.charlottemi.org/</a></td>
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<tr>
<td>Eaton</td>
<td>Eaton Rapids</td>
<td><a href="http://www.cityofeatonrapids.com">http://www.cityofeatonrapids.com</a></td>
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<tr>
<td>Eaton</td>
<td>Grand Ledge</td>
<td><a href="http://www.grand-ledge.com/">http://www.grand-ledge.com/</a></td>
<td>Housing Services for Eaton County (HSEC)</td>
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<td>Siren/Eaton Shelter</td>
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<td>Capitol Area Community Services</td>
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<tr>
<td>Eaton</td>
<td>Potterville</td>
<td><a href="http://www.pottervillemi.org">http://www.pottervillemi.org</a></td>
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<tr>
<td>Ingham</td>
<td>East Lansing</td>
<td><a href="http://www.cityofeastlansing.com/">http://www.cityofeastlansing.com/</a></td>
<td>Avondale Square Project: new homeowner units for a range of incomes</td>
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<td>Fair Housing Information: describes the City’s pledge to affirmatively further fair housing</td>
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<td>Hometown Housing Partnership, Inc.: neighborhood stabilization through homebuyer assistance programs</td>
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<td>and affordable housing development</td>
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<td>Homeowner Rehabilitation Program: promotes safe and suitable housing for income-qualified residents</td>
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<td><a href="http://www.homeineastlansing.com">www.homeineastlansing.com</a></td>
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<tr>
<td>Ingham</td>
<td>Lansing</td>
<td><a href="http://www.cityoflansingmi.com/">http://www.cityoflansingmi.com/</a></td>
<td>Home owner rehabilitation</td>
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<td>Housing repair Emergency</td>
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<td>Lead Safe Lansing</td>
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<td>Priority Areas-application for assistance</td>
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<td>Historic preservation, Down payment assistance</td>
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<td>Home buyer program, Hold onto your home</td>
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<td></td>
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<td>Homeless prevention and Rapid Re-Housing</td>
</tr>
<tr>
<td>Ingham</td>
<td>Leslie</td>
<td><a href="http://www.cityofleslie.org/">http://www.cityofleslie.org/</a></td>
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<tr>
<td>Ingham</td>
<td>Mason</td>
<td><a href="http://www.mason.mi.us/">http://www.mason.mi.us/</a></td>
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<tr>
<td>Ingham</td>
<td>Stockbridge</td>
<td><a href="http://www.vil.stockbridge.mi.us/">http://www.vil.stockbridge.mi.us/</a></td>
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<tr>
<td>Ingham</td>
<td>Webberville</td>
<td><a href="http://www.villageofwebberville.com">http://www.villageofwebberville.com</a></td>
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<tr>
<td>Ingham</td>
<td>Williamston</td>
<td><a href="http://www.williamston-mi.us/">http://www.williamston-mi.us/</a></td>
<td>Michigan State Housing Development Authority (MSHDA)</td>
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<td></td>
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<td></td>
<td>Hold on to your home- Foreclosure prevention</td>
</tr>
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3.1.1 County Level

This section reviews more specific housing programs and services provided by county, cities, or townships.

1) Clinton County

For Clinton County, we reviewed housing programs and housing standards including physical attributes which are available at their website, www.clinton-county.org.

Housing Programs

The Clinton County website (http://www.clinton-county.org) provides little resources on housing programs for county residents. One program identified at their website is the housing service for veterans that may be extended to both Clinton and Ingham Counties.

In terms of the Veterans services, home loans are available. For this information the user is directed to the Ingham County Veterans Service webpage. Once at the Ingham County Veterans Service webpage (Figure 3.1) however, home loan information does not appear to be present. This may be a potential problem for those who qualify for veteran services who would like to find out more online before contacting the veteran services organization directly. (Source: http://www.clinton-county.org/Resources/VeteransServices.aspx). We suggest that this type of information should be consistently provided for qualified residents in these regions.

Figure 3.1 Clinton County Veteran’s Affairs

Housing Standards and Physical Attributes
Clinton County’s website provides access to building permit applications, and site plan requirements of new building projects through their Building Department and The Department of Community Development available at http://www.clinton-county.org/Departments/BuildingDepartment.aspx and http://www.clinton-county.org/Departments/CommunityDevelopmentPlanningZoning.aspx.

The Building Department offers citizens easy access to building permit applications and checklists for new construction or remodels, as well as guides and worksheets that explain proper construction of various exterior home modifications or construction projects. The site also features access to frequently asked questions about permitting. The guides and worksheets include projects such as pole barns, wood deck construction, stairs and handrails, and emergency escape window wells, among a few others. The access to these documents may be convenient and helpful to homeowners who plan to remodel parts of their home, or exterior construction project. But there is no guide or worksheets covering entire interior or exterior housing condition improvement. Several building standards seem to follow Michigan Building Code, but this information is not available in their website.
(Source: http://www.clinton-county.org/Departments/BuildingDepartment.aspx)

The Department of Community Development offers easy access to planning and zoning applications (Figure 3.2). None of the applications are applicable to single-family homes, only multi-family housing projects, which would require a site plan review. (Source: http://www.clinton-county.org/Departments/CommunityDevelopmentPlanningZoning.aspx)

![Planning and zoning applications available on website](http://www.clinton-county.org/Departments/CommunityDevelopmentPlanningZoning.aspx)
2) Eaton County
For Eaton County, we reviewed the various housing programs and housing standards including physical attributes which are available at their website, www.eatoncounty.org.

Housing programs
The Department of Community Development in Eaton County is managing various programs. The department includes Planning and Zoning, Housing, Economic Development, and Veteran Service. The major housing programs that Eaton County administers are a Homeowner Rehabilitation Program and an Emergency Repair Program. In addition, this county offers information on a Free Home Weatherization Program servicing Clinton, Eaton and Ingham Counties. Access to additional housing programs are found through the Friends of the Court with a link to Housing Services for Eaton County (HSEC).

The Homeowner Rehabilitation Program offers up to $25,000 to assist with repairing and improving a program participant’s home. These repairs must be specific to improving the health and safety of the home, including lead based paint hazards, and/or improves the energy efficiency of the home. The webpage describes the three qualifications needed to participate in the program and additional program guidelines. The eligibility requirements include, owning and occupying a home in Eaton County outside the city of Lansing, have a low to moderate household income and a required meeting with the housing department to complete an application. (Source: http://www.eatoncounty.org/departments/community-development/housing/109-departments/community-development/265-homeowner-rehabilitation-program)

The Emergency Rehabilitation Program gives financial assistance up to $7,500 the repair of present health or safety risks within a participant’s home. The guidelines for eligibility and additional guidelines are the consistent with The Homeowner Rehabilitation Program mentioned above. (Source: http://www.eatoncounty.org/departments/community-development/housing/109-departments/community-development/266-emergency-rehabilitation-program)

Access to Information regarding the Free Home Weatherization Program offered through the Capital Area Community Services (C.A.C.S.) is also included in the housing programs portion of the website. This program is offered to qualifying participants to increase energy efficiency of their home and help lower utility costs. The webpage includes a link to the C.A.C.S.’s webpage for more information on eligibility and how the program works. (Source: http://www.eatoncounty.org/departments/community-development/housing)

The Housing Services for Eaton County (HSEC), is another external housing program provider like the C.A.C.S. however, the HSEC programs were difficult to locate on the County’s website as it was not included in the Housing department. The HSEC “is a non-profit, grant funded agency which provides homelessness assistance, rental subsidies for people with disabilities, first time homebuyer’s down-payment assistance, housing search assistance, extended services case management for the homeless, rental rehabilitation, supportive housing to the chronically homeless, and homelessness prevention services...” (http://www.housingservicesec.org/index.html). Though these are not County administered
programs and services, the HSEC services could be highly beneficial to community members. Currently located within the Friends of the Court section of the website, the programs are not as intuitively found if searching for housing programs available in Eaton County. A connection to this information on the Eaton County Housing website would be helpful, as the HSEC has many programs they offer.

Within the context of housing search assistance the HSEC’s website offers a weekly rental housing guide of available units, subsidized housing guides for both Eaton County and Ingham County including addresses that accept Section 8 vouchers, and an apartment guide for the entire Eaton County. The Eaton county housing guide indicates addresses and phone numbers of each complex, subsidized (yes or no), bedrooms, security deposit, price ranges and fees, utilities included, smoking/non-smoking, pet allowances and other amenities including accessibility. The site also provides information on Section 8 vouchers and the application procedure, including contact for three agencies that administer the vouchers. (Sources: http://www.housingservicesec.org/weekly_guides.html, http://www.housingservicesec.org/subsidized_hsg.html, http://www.housingservicesec.org/apartment_guide.html)

The HSEC’s website also provides information on the first time home buyer down payment assistance program provided by the IDA (Individual Development Accounts) to “assist low to mid-income families in obtaining a down payment on their very first home.” The Program offers financial support through their savings matching program where homebuyers maximum $1,000 savings is matched 3 to 1 for the down payment on their first home. The program additionally offers homebuyers help through services such as financial management classes and credit inspection and repair to help them become better prepared for owning their first home. (http://www.housingservicesec.org/down_pmt_assist.html)

The Foreclosure Prevention program, also provided on the HSEC’s webpage, is an educational program for families undergoing or facing foreclosure. The website contains brief information on foreclosure including links to external resources that help explain the foreclosure process and provide help for those in the foreclosure process. These topics include, the foreclosure process, options for the homeowner to prevent the foreclosure, loan modification, and resources for the homeowner. (Source: http://www.housingservicesec.org/foreclosure_prevention.html)

The Homeless and Eviction Prevention program site explains the requirements for financial assistance and contact information for additional assistance agencies outside of the HSEC. (Source: http://www.housingservicesec.org/homeless_and_eviction_prevention.html)

**Housing Standards and Physical Attributes**

The Department of Construction Codes offers basic information regarding the required knowledge and use of Federal, State, Local laws, ordinances and building, electrical, mechanical and/or plumbing code for projects in the county however, they are not explained on the site. The webpage does explain the responsibilities of the permit holders, permit cancelations, inspections, and applications. The only residential design regulations laid out in this site is found though homeowner permit applications and information (Figure 3.3), addressing pole barns, egress windows, swimming pools and deck construction.
This information appears to be fairly typical and there appears to be no mention of any accessibility guidelines or overall home design standards.


![Homeowner permit applications and information](http://www.eatoncounty.org/departments/construction-code/110-departments/construction-code/543-homeowner-permit-applications-and-information)

**Figure 3.3** Homeowner permit applications and information, [http://www.eatoncounty.org/departments/construction-code/110-departments/construction-code/543-homeowner-permit-applications-and-information](http://www.eatoncounty.org/departments/construction-code/110-departments/construction-code/543-homeowner-permit-applications-and-information)

3) Ingham County

For Ingham County, we reviewed the limited housing programs and housing standards including physical attributes which are available at their website, www.ingham.org.

**Housing programs**

On the Ingham county website only one department offers a housing program for Ingham county homeowners. The Housing Commission Department’s webpage contains a link to their Home Improvement Loans program. These loans are available at low (or no) interest for homeowners based on an annual adjusted income of $70,750 or less and family size. These loans are not extended to homes in Lansing and East Lansing within Ingham County. Home repairs eligible for improvement with the loan include, repairing or replacing the roof, installing insulation, replacing the furnace, installation of new windows or doors, and painting or siding of exterior of home.

(Source: [http://hc.ingham.org/Home/HomeImprovementLoans.aspx](http://hc.ingham.org/Home/HomeImprovementLoans.aspx))

There may be housing programs offered by the veteran’s services to Ingham County. However the Ingham county veteran’s webpage, [http://va.ingham.org/Home.aspx](http://va.ingham.org/Home.aspx), does not cover housing programs though it is briefly mentioned in the Clinton county veteran services page. (Source: [http://www.clinton-](http://www.clinton-).)
Housing Standards and Physical Attributes
There currently does not appear to be any content regarding housing standards or other physical housing attributes on the Ingham County website.

3.1.2 City Level

Among 16 cities selected from the Tri-County Region, three cities, Grand Ledge, East Lansing, and Lansing were identified to provide various housing programs and services. This section thus focuses on these cities and their housing programs.

1) Grand Ledge-Eaton County

For Grand Ledge, we reviewed the housing programs and housing standards including physical attributes which are available at their website, www.grand-ledge.com.

Housing programs

The Grand Ledge City website offers information on three housing program resources. These resources include links to the Capitol Area Community Services, Housing Services for Eaton County, and The Siren/Eaton Shelter, all can be found in the city and area services tab (Figure 3.4). (Source: http://www.grand-ledge.com/?page_id=358)

The Capitol Area Community Services (C.A.C.S.) offers a variety of housing related programs. Their Homeless Prevention and Services includes forms of support such as, shelter and home heating assistance, which require participation in an Energy Smart workshop in exchange for the assistance. Like heating assistance program, the homeless prevention service also offers shelter payment assistance,
provided the individual participates in a basic budgeting workshop. Within homeless prevention they also offer rent or mortgage assistance again with an educational component. The Capitol Area Community Services offer a wide variety of educational programs in exchange for assistance or by themselves, as a part of their mission to “promote individual growth and self-sufficiency” (http://www.cacs-inc.org/HomelessSer.htm).

The C.A.C.S. also offers home ownership programs such as Foreclosure Prevention, Home Buyer Education, Individual Development Accounts and Credit Counseling. The Individual Development Accounts program is a program that is designed to match savings 3 to 1 (for only $1,000 saved) to apply towards the down payment of a home. The website provides a links to additional information including eligibility, educational components, and participation requirements for this particular program. The other programs are essentially just listed within the Home Ownership page on the website, and are encouraged to contact the C.A.C.S. for more information. (Source: http://www.cacs-inc.org/HomeOwnership.htm)

Lastly the C.A.C.S. provides information on the free home weatherization assistance offered to residents of Clinton, Eaton, Ingham and Shiawassee Counties. The webpage provides a brief overview of the program and its goal to lower fuel costs for residents, as well as a few frequently asked questions including how to qualify. The link provided on the Grand Ledge webpage for the Housing Services for Eaton County provides the same information that has been described in the Eaton county portion in housing services and programs. (Source: http://www.cacs-inc.org/)

The Siren/Eaton county shelter is another housing resource for those facing homelessness and or domestic violence that seek temporary shelter. (Source: http://www.sireneatonshelter.org/)

Housing Standards and Physical Attributes

The city of grand ledge offers web access to the city codes. In these you can find that the city has adopted the State Code in regards to housing and building codes, but provide no further specifics. (Source: http://www.grand-ledge.com/?page_id=991)

Chapter 66. BUILDING CONSTRUCTION

ARTICLE I. Enforcement of State Code
§ 66-1. Adoption of State Code.

ARTICLE II. Enforcement of State Electrical, Mechanical and Plumbing Codes

§ 66-3. Adoption of Mechanical Code.

§ 66-4. Adoption of Plumbing Code.

[HISTORY: Adopted by the City Council of the City of Grand Ledge as indicated in article histories. Amendments noted where applicable.]

Figure 3.5 Grand Ledge Building Construction Code, http://ecode360.com/9689458

The city does provide building permit applications on their Building Department webpage (Figure 3.6), (Source: http://www.grand-ledge.com/?page_id=805), but does not provide any design/construction
2) East Lansing-Ingham County

For East Lansing, we reviewed the various housing programs and housing standards including physical attributes which are available at their website, www.cityofeastlansing.com.

Housing programs

The East Lansing webpage has housing programs listed in the community development division of the Planning, Building & Development Department (Figure 3.7). Here you find links to the Avondale Square Project, Fair Housing Information, Hometown Housing Partnership, Homeowner Rehabilitation Program, www.homeineastlansing.com, and HUD income qualifications. (Source: http://www.cityofeastlansing.com/Home/Departments/PlanningBuildingDevelopment/CommunityDevelopment/)
The Avondale Square Project is a neighborhood revitalization project in East Lansing that aims to construct 30 new single-family homes, twelve of which are reserved for low-income qualified buyers. The project includes street and sidewalk revitalization as well as the inclusion of pocket parks. The homes are within walking distance of elementary, middle and high schools and near to East Lansing’s downtown. All homes are restricted to owner occupancy, though some units will have the ability for additional rental space. (Source: http://www.cityofeastlansing.com/AvondaleSquare/)

The Fair Housing link provides information regarding the fair housing laws and the cities adherence and support of these laws. “The basic concept of fair housing is that every person has the same fundamental right to purchase, lease or occupy residential real property.” This site not only gives more information on this law but it provides contact information for those to contact if you feel your rights have been violated, or if you have questions regarding fair housing laws. Though not a housing incentive program, offering this information under housing programs helps those looking for support, information they may need if they are being discriminated against in the housing market. (Source: http://www.cityofeastlansing.com/fairhousing/)

The Hometown Housing Partnership (HHP) is an organization committed to promoting “healthy neighborhoods and affordable homeownership in East Lansing.” The Hometown Housing Partnership offers programs for homebuyers and homeowners. The programs for homebuyers include Homes for Sale, HOAPII, Home Repair Assistance for Buyers (HPR), and MSU/East Lansing Employees (EHOP).

The Homes for Sale program offers down payment assistance for income-qualified homebuyers in
targeted areas. (Source: http://www.hometownhousing.org/homesforsale/)

The HOAPII program also offers down payment assistance and rehabilitation funds, and Lead Paint Hazard reduction funds. Like the Homes for Sale assistance, HOAPII is only available for targeted areas within East Lansing. The HOAPII webpage also includes helpful information including an overview of the process, rules and regulations, maps of target areas, and links to the proper paper work for utilizing the program. (Source: http://www.hometownhousing.org/hoap/)

The Home Repair Assistance for Buyers program is house rehabilitation program that aims to bring blighted or abandoned homes back into the housing market. The program offers assistance up to $20,000 for mechanical work, bringing the house up to code, and up to $10,000 in down payment assistance. The webpage also provides additional facts on the program and includes links to the application and full program guidelines. (Source: http://www.hometownhousing.org/hpr/)

The home buyer programs also include information on the EHOP program which gives Michigan State University or City of East Lansing employees $5,000 in down payment assistance for purchasing a home in a designated target area regardless of income level. The web page also includes a link to a map of these areas, and contact information to apply. (Source: http://www.hometownhousing.org/ehop/)

The HHP also offers a program for homeowners in the Hometown Partnership areas, which is the East Lansing Home Owner Rehab Program. This Program is an income-based program for single-family homeowners. It offers, “up to $24,999 of renovation financing in a 0% interest, differed loan” (http://www.hometownhousing.org/housing-rehabilitation-and-improvement-program-ho-rehab/). This loan can be used to improve, current code violations, weatherization and increasing home energy efficiency, lead based paint hazard assessment and remediation, barrier free and accessibility improvements, and other items determined on eligibility and need. The webpage offers helpful additional information including eligibility requirements and an overview of the process, funding source, and how to determine if you qualify. (Source: http://www.hometownhousing.org/housing-rehabilitation-and-improvement-program-ho-rehab/)

On the East Lansing’s Community development webpage they also provide information about the HHP’s Home rehab program as described above. This page however, only provides basic eligibility requirements including a table to help determine income eligibility. They also provide an example of loan payback, and the participation procedure. (Source: http://www.cityofeastlansing.com/Home/Departments/PlanningBuildingDevelopment/CommunityDevelopment/HomeownerRehabProgram/)
East Lansing’s community development page provides a link to www.homeineastlasning.com, a site dedicated to finding a home in East Lansing. The website covers the community, neighborhoods, things to do, and reasons to move to East Lansing. Additionally they give information on homebuyer programs. The programs listed on this site are the Homeownership Opportunity Assistance (HOAPII), and Housing Rehabilitation and Improvement programs that are offered through the HHP (described above). The site serves as another resource for homebuyers and homeowners to learn about these programs offered in East Lansing. This website also reiterates East Lansing commitment to upholding and educating citizens on fair housing laws and offers contact information for those with grievances regarding fair housing. 
(Source: www.homeineastlasning.com)

Lastly the Community Development webpage provides a link to HUD income qualifications for the current year. This resource is helpful to quickly find if your household income is at or below the “Low Moderate Income 80% of Median income” for the current year. The page, however, does not provide a description of how to use the chart or why it is provided. This information may be helpful for homeowners or homebuyers on this page. However, they do provide an email contact and phone contact for more information on these qualifications.
(Source: http://www.cityofeastlansing.com/Home/Departments/PlanningBuildingDevelopment/CommunityDevelopment/HUDIncomeQualifications/)

Housing Standards and Physical Attributes
The City of East Lansing’s department of Planning, Building & Development offers many resources regarding building & codes enforcement, Historic Preservation and other helpful resources for homeowners regarding residential design standards and guides.
(Source: http://www.cityofeastlansing.com/planning/)

The Historic Preservation division describes East Lansing’s commitment to preserving its historical character in its historic neighborhoods. The page also explains the prohibiting of new construction in these neighborhoods and gives access to the appropriate application for any exterior renovation work to be done. This is to ensure that renovations are done to these buildings in a historically sensitive manner. The page also directs the user to the Historic District Commission contact, to work with the homeowner on any exterior work that would be visible from the street so that it complies with historic preservation guidelines and meets the desires of the homeowner.
(Source: http://www.cityofeastlansing.com/Home/Departments/PlanningBuildingDevelopment/HistoricPreservation/)

The Building & Code Enforcement division provides a section on Building information. Here there are resources such as reference guides, home improvement guidelines and the Cross Connection Control Program. The page also features quick access to many applicable applications and forms such as permit applications.

The reference guides link directs the user to a page containing “a set of reference guides to help answer important questions regarding construction, safety tips, demolition and much more.” These include:
additions, alterations, basement finishing, decks, demolition, egress windows, garages and sheds, new home, plan review meeting, roofing, and smoke alarms.
(Source: http://www.cityofeastlansing.com/Home/Departments/BuildingCodeEnforcement/BuildingInformation/ReferenceGuides/)

The home improvement guidelines link similarly provides helpful information on residential projects for homeowners to ensure proper compliance for projects that may not require a permit or to provide information to homeowners before requesting a permit. In this section information on constructing new roofs, fences, swimming pools, and paving of driveways, parking or sidewalks are covered.
(Source: http://www.cityofeastlansing.com/Home/Departments/BuildingCodeEnforcement/BuildingInformation/HomeImproveGuidelines/)

The Cross Connection Control Program page provides information on this enforced water protection program. This informs homeowners of the program overview and examples of Cross Connections, and links to FAQ, the Ordinance, and appropriate forms.
(Source: http://www.cityofeastlansing.com/Home/Departments/BuildingCodeEnforcement/BuildingInformation/CrossConnectionControlProgram/)

The Department of Building, Planning & Development’s resources for homeowner’s webpage aims to answer common questions about owning a home in East Lansing. These include some Building related resources such as fence building, and living in historic districts. These resources are offered as downloadable PDF’s and include questions and answers regarding construction and renovations.
(Source: http://www.cityofeastlansing.com/Home/Departments/PlanningBuildingDevelopment/ResourcesforHomeowners/)

3) Lansing-Ingham County
For Lansing, we reviewed the various housing programs and housing standards including physical attributes which are available at their website, www.cityoflansingmi.com.

Housing programs
On the City of Lansing website, housing programs can be found through the Planning and Neighborhood Development Department link and the Development Office. The Development office web page (Figure 3.8) generally describes housing assistance programs and describes the funding the city receives for these programs. On the left of the page links to housing programs can be found, such as, Homeowner Rehabilitation, Housing Repair Emergency, Lead Safe Lansing, Historic Preservation, Down Payment Assistance, Homebuyer Program, Homeless Prevention and Rapid Re-housing (HPRP), and additional programs.
The Homeowner Rehabilitation Programs offer loans for low and moderate-income families that own their own home for addressing code violations or other home repair needs. The page primarily describes eligibility requirements and information for contractors looking to work on future rehabilitation projects. They do also direct the user to PDF’s that further explains the program and procedure, and also the application to participate.
(Source: [http://www.lansingmi.gov/pnd/development/rehabilitation.jsp](http://www.lansingmi.gov/pnd/development/rehabilitation.jsp))

Lansing’s Historic Preservation Program offers “financial incentives for the protection, retention, preservation and improvement of historically significant residential structures owned and occupied by income eligible households” ([http://www.lansingmi.gov/pnd/development/historic_preservation.jsp](http://www.lansingmi.gov/pnd/development/historic_preservation.jsp)). This program appears to be specific to the exterior of the home and follows the same income eligibility as the Single Family Rehabilitation Programs, as listed at, [http://www.lansingmi.gov/pnd/development/rehabilitation.jsp](http://www.lansingmi.gov/pnd/development/rehabilitation.jsp). The Site then directs the user to visit the Planning Department’s Historic Preservation website for more information and contact information. After following the link, funding assistance information can be found within the Development Office Housing Rehabilitation Programs. On this page Housing Rehabilitation Programs are more specifically named than on the previous page on home rehabilitation.
The Development Office Housing Rehabilitation Programs are described by the grants that fund each program, the Community Development Block Grant (CDBG), the HOME investment Partnership, and the Emergency Shelter Grant (ESG). The CDBG provides a rehabilitation program for owner occupied single-family homes within Lansing city limits (also offers modified assistance for rental units), through a 0% interest loan. This loan program is to be applied to weatherization and security related repairs, for those who meet the income requirements. The HOME Investment Partnership funding also provides another home rehabilitation program for single-family homes as well as the historic preservation program. The rehabilitation program is similar to the CDBG program as it also provides loan type assistance and follows the same requirements. However, this program applies to a specific selection criteria established by the city. It also can be extended to rental units, but it is based on a different income criterion. The HOME Investment Partnership’s Historic Preservation Program provides funding assistance to “rehabilitate, restore, protect, preserve or improve homes that are within designated historic districts or houses that can meet the criteria for "historically significant" guidelines set by the State Historic Preservation Office (SHPO).” Lastly, the ESG provides a Shelter Operation program that gives financial assistance to shelter providers to help cover operating and additional related costs.

The Housing Repair Emergencies program is a program that assists owners of a single family home who meet the income requirements (income guidelines given on page), to repair a “housing emergency that threatens the safety of occupants or will cause immediate damage to the property if left unattended” (http://www.lansingmi.gov/pnd/development/housing_emergency.jsp). The page also includes the contact information for this assistance as well as the rehabilitation and weatherization programs.

The Lead Safe Lansing program is for both homeowners and renters. Through the links provided on the Lead Safe Lansing main page, http://www.lansingmi.gov/pnd/development/lead_safe_lansing.jsp, we can find a description of the program, and its requirements. The program provides funding for lead remediation within Lansing city limits in the form of loans. Items such as, new windows new doors, fresh paint, aluminum trim, porch floor enclosure, and vinyl siding are examples of remediation items eligible through these loans.

Down payment assistance is also available through the development office. This program offers first time homebuyers an assistance of 6% of the acquisition cost for a home within Lansing city limits. The site also provides information on income and additional requirements of eligibility and program guidelines. The sites also provide links to additional information for those who are seeking down payment assistance, including “things to think about”, steps to receiving assistance and applicable forms among other resources.

(Sources: http://www.lansingmi.gov/pnd/development/historic_preservation.jsp and http://www.lansingmi.gov/pnd/historypres/index.jsp)
Lansing’s Home Buyer Program can also be found on the Lansing’s Development Office website. This program is provided through a partnership with non-profit housing corporations. The program is listed as the Rehabilitation/Purchase Program. This program acquires vacant homes to then rehabilitate them to be sold to “income eligible families.” Guidelines for this program are consistent with the Single Family Rehabilitation Programs, as listed at, http://www.lansingmi.gov/pnd/development/rehabilitation.jsp. This site also contains the contact information of the housing corporations for more information on these rehabilitated properties for sale.

(Source: http://www.lansingmi.gov/pnd/development/home_buyer_program.jsp)

The Development Office provides a page on a Homeless prevention and Rapid Re-Housing Program. This page contains little information on the program itself, and at this time provides outdated information on a public hearing regarding an amendment influencing this program. It would be beneficial to update the contents on this page, for users to better understand this program.

(Source: http://www.lansingmi.gov/homeless_prevention_and_rapid_re-housing_%28hprp%29.jsp)

Lastly, the Development Office’s “other programs” page contains information regarding another rehabilitation program provided through the Michigan State Housing Development Authority (MSHDA) and links to other housing resources such as, the Federal Housing Administration, Department of Veterans Affairs, and the HUD 203K program. The MSHDA Homeowner Rehab Program described on this page is an income based, low interest loan program. The program is open to homeowners of owner occupied and rental properties. The webpage provides more specific information on the loans themselves. (Source: http://www.lansingmi.gov/pnd/development/other_programs.jsp)

Housing Standards and Physical Attributes

The City of Lansing’s Planning and Neighborhood Development Office’s webpage (Figure 3.9) provides information regarding building codes, building safety, planning, zoning, historic preservation and more through the planning office, building safety and code compliance sections.

The Planning Office webpage offers information primarily on zoning, planning and historic preservation. The webpage offers applications and petitions for primarily zoning related items, and site plan reviews. The planning office overall provides information regarding the general planning of the city, and focuses less on the individual homes and standards.

(Source: http://www.lansingmi.gov/pnd/planning/index.jsp)

The Code Compliance webpage provides links to file a complaint about a property, forms and fees, a code compliance map, and housing/building codes. The Housing codes link, which provides access to the cities building and housing codes and the complaint forms, where a resident can file a compliant on another property, appear to be the most relevant to the physical attributes of housing in Lansing through this department. (Source: http://www.lansingmi.gov/pnd/codecom/index.jsp)
Lastly the Office of building safety provides building permit applications, as well as site plan review applications. The site provides permitting applications and helpful standards for building components such as, ceiling height requirements, egress windows, gaurdrails and steps, and handrails, among a few others. They also provide permit applications for electrical, mechanical and plumbing work. The Office of building safety additionally provides a list of useful links that direct users to a variety of pages regarding, construction and building codes, government regulations, energy efficiency and accessibility, home building and useful things to know when building or remodeling, and other resources for homeowners and builders and designers. (Source: [http://www.lansingmi.gov/pnd/bldgsafety/index.jsp](http://www.lansingmi.gov/pnd/bldgsafety/index.jsp))
IV. Regional Housing Affordability and Planners’ Input
4.1 Purpose and Process

4.1.1 Purpose
We conducted telephone interviews to collect planners’ opinions regarding housing and planning issues in their jurisdictions including cities and townships in the Tri-County Region and also to discuss possible actions taken by jurisdictions and future directions for improving regional housing affordability.

4.1.2 Process
The process for interviewing housing experts was planned in collaboration with the Office for Survey Research at Michigan State University, based on discussions and feedback from the Housing Task Force and the Greater Lansing Housing Coalition. The process included several steps as follows:

- We developed an initial interview questionnaire in March 2013 and had several meetings with the Office for Survey Research at Michigan State University to discuss the questions and interview methods.
- We finalized the interview questionnaire in April 2013.
- We obtained final approval from the IRB at MSU in May 2013.
- We completed the interviewer training session on May 17, 2013 and confirmed the questionnaire contents with interviewers.
- We finalized contact information for potential interview participants from Housing Task Force members and created a list of participants.
- We conducted telephone interviews from May 27 through July 30, 2013.

This report aims to state primary findings based on 17 planners’ insightful opinions on regional housing affordability, gaps, needs, and future directions.
### 4.2 Participants

#### 4.2.1 Participants

As of July 31, 2013, a total of 17 planner interview responses were available for analysis. Nine planners were male, and the remaining eight were female. Two of the planners were in their 20s, four were in their 30s, seven were in their 40s, two planners were over 60, and one planner declines to offer their age. Table 2 below shows the current position titles of the participants.

Table 4.1. Housing expert interview participants’ affiliations

<table>
<thead>
<tr>
<th>County</th>
<th>City or Township</th>
<th>Participants’ affiliations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ingham</td>
<td>Lansing Township</td>
<td>Development Manager</td>
</tr>
<tr>
<td></td>
<td>Lansing</td>
<td>Assistant Planning Manager</td>
</tr>
<tr>
<td></td>
<td>East Lansing</td>
<td>Director of Planning</td>
</tr>
<tr>
<td></td>
<td>East Lansing</td>
<td>Community Development Specialist</td>
</tr>
<tr>
<td></td>
<td>Delhi Charter Township</td>
<td>Community Development Director</td>
</tr>
<tr>
<td></td>
<td>Meridian Township</td>
<td>Principal Planner</td>
</tr>
<tr>
<td></td>
<td>Webberville, Leroy</td>
<td>Village Planner</td>
</tr>
<tr>
<td></td>
<td>Lansing Township</td>
<td>Senior Planner</td>
</tr>
<tr>
<td></td>
<td>Leslie</td>
<td>City Manager</td>
</tr>
<tr>
<td></td>
<td>Mason</td>
<td>Director of Zoning and Development</td>
</tr>
<tr>
<td>Eaton</td>
<td>Potterville</td>
<td>City Manager</td>
</tr>
<tr>
<td></td>
<td>Delta Charter Township</td>
<td>Director of Community Development</td>
</tr>
<tr>
<td>Clinton</td>
<td>DeWitt</td>
<td>Consultant, LSL Planning</td>
</tr>
<tr>
<td></td>
<td>St. Johns</td>
<td>Community Development Directors</td>
</tr>
<tr>
<td></td>
<td>Watertown Township</td>
<td>Planning Director</td>
</tr>
<tr>
<td></td>
<td>Watertown Township</td>
<td>Zoning Administration</td>
</tr>
</tbody>
</table>
4.3 Planners’ Opinions on Regional Housing Affordability

4.3.1 Housing Programs and Projects

The first item we looked at was whether or not the planners’ jurisdictions were running affordable housing programs funded by the federal government or Michigan Housing Development Authority (MSHDA). About 41% reported that their jurisdictions did have programs, while 47% responded that they did not have programs. About 2% of the planners reported past programs with MSHDA that are now defunct.

4.3.2 General Opinions on Housing Affordability

The planners gave their general opinions on affordability within their personal jurisdiction. Planners who responded that affordability was not an issue typically reported that their jurisdiction offered a wide variety of housing types, such as single family homes in combination with townhouses, apartments, and so on. Planners who reported affordability as an issue usually noted that their jurisdiction lacked a range of housing types within the housing stock.

4.3.3 Housing Needs

The opinions of the planners regarding specific housing needs are presented in Table 4.2 below. Planners either reported that “yes”, they did think their jurisdictions had enough housing for the specified groups or “no”, their jurisdictions did not have enough housing. Planners were also given the opportunity to reply as “not sure” if they were not confident to provide an answer leaning in either direction. The planners’ commentary is available for further insight into each response.

To summarize the table below, most planners’ felt that more affordable housing options were required within their jurisdictions to meet the needs of the identified populations, with the exception being multi-family rental housing and other, meaning populations not specifically mentioned.

Table 4.2. Groups with enough affordable housing

<table>
<thead>
<tr>
<th>Groups</th>
<th>Yes, Enough Housing</th>
<th>No, Not Enough Housing</th>
<th>Not sure</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Families lower than poverty level</td>
<td>3</td>
<td>18</td>
<td>7</td>
<td>41</td>
</tr>
<tr>
<td>Elderly</td>
<td>4</td>
<td>24</td>
<td>9</td>
<td>53</td>
</tr>
<tr>
<td>Multi Family Rental</td>
<td>7</td>
<td>41</td>
<td>6</td>
<td>35</td>
</tr>
<tr>
<td>Households with children attending public school</td>
<td>6</td>
<td>35</td>
<td>6</td>
<td>35</td>
</tr>
<tr>
<td>Refugees</td>
<td>1</td>
<td>6</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>College students</td>
<td>5</td>
<td>29</td>
<td>5</td>
<td>29</td>
</tr>
</tbody>
</table>
4.3.4 Other Housing Issues

The planners identified other issues within housing throughout the interview. Many trended across planners and have been categorized as follows:

1) Diversifying the Housing Stock
Planners that noted affordability as an issue generally identified a homogenous housing stock in their community. Planners suggested diversifying the housing stock beyond single-family homes to cater to the needs of their populations in regards to price as well as home functionality, such as the number of bedrooms. In other words, the price range and types of housing such as 1 through 4 bedroom types should vary to meet different needs for the population.

Planners also called for a better balance between renters and homeowners within the housing stock. Rentals and affordable housing options tend to be placed in nodes outside of the average housing stock. This segregates communities, economically and socially. Planners would prefer to present renters and residents requiring subsidy the opportunity to be integrated into the general homeowners’ housing stock.

2) Maintaining Quality within the Housing Stock
Planners noted that achieving affordability is especially difficult when factoring in the cost of maintenance. This creates a sacrifice between affordability and quality. The inability for upkeep was noted on behalf of homeowners, renters, and landlords. This issue could be addressed by choosing different materials in home construction that are longer lasting, or easier to maintain integrity. Also, the issue could be addressed through programming that educations homeowners and renters on ways to maintain a home.

3) Preserving an Aging Housing Stock
In relation to maintaining quality, many of the planners reported an aging housing stock that has been difficult to keep pace with. These homes tend to be priced within the means of low-income families; however, the degree of dilapidation and cost of improvement makes long-term costs higher than usually anticipated. Planners also noted confusion and controversy regarding historic designation and proper practices in preservation of old homes.

4) Vacancy within the Housing and Commercial Stock
Planners recognized that the recession halted many construction projects and have left many developments, such as subdivisions, unfinished. For this reason, as well as a high number of foreclosures, vacancy has become an issue—although the general conditions relevant to foreclosures seemed to be improving. Some planners suggested the same vacancy issue holds true beyond the housing market, for industrial and commercial properties. Planners reported that the existing vacancies...
are making the rebound more difficult due to the poor condition of the vacant lots and structures. The effects these properties have on surrounding property values.

4.3.5 Major Obstacles to Achieving Housing Affordability

Planners identified the major obstacles they faced in their jurisdictions in regards to achieving affordable housing. These obstacles have been categorized as follows.

1) Lack of Resources
Planners suggested that their jurisdictions and/or organizations do not have the capacity in terms of dollars or human resources to make the improvements to the housing stock that they would like to see. Some planners noted that they lack the resources to conduct research that would determine how to operate under their capacity and in what ways capacity should be expanded.

2) Restrictions by Ordinances and Lack of Ordinances
A handful of the planners identified outdated ordinances as obstacles to the housing market. For instance, in Lansing, the ordinances do not encourage the urban infill that the planners are trying to achieve. However, in Clinton County, there are economic disincentives for rural building, forcing people inward. The issue with these ordinances and incentives is that they do not match the housing needs of their communities. This limits the ability to create diversity in the housing market and limits the ability to satisfy current market demand.

3) State of the Economy
Many of the planners stated the nature of the economy as a major obstacle - from the high foreclosure rates experienced since the market collapse to the remaining lack of employment. Even in a “buyer’s market,” cost burdens still exist due to unemployment and shifts in industry. Many people are making lower incomes than they have in the past, which is a challenge for renters and owners alike.

4.3.6 Foreclosure

Figure 4.1 below, shows the planners’ responses when asked “have you experienced an increase or decrease of foreclosures in your area in the past three years?” The figure shows that 24% of the planners have experienced an increase in foreclosures, while 41% have experienced a decrease in foreclosures during the past three years. About 35% of the planners were unable to comment. In a later question, which read, “Is the foreclosure related issue getting better or worse,” about 94% of the planners responded “better.” The remaining 6% were unable to comment.

![Figure 4.1. Foreclosure](image)
4.3.7 Housing Vacancy

Part of the interview focused on the dynamics of vacancy. The questions probed at the types of efforts being done to mitigate vacancy in the Tri-County Region. When asked whether their jurisdiction makes efforts to reduce the number of vacant housing units, 41% of the planners replied yes. However, at 53%, a majority of the planners said there are no efforts being done to reduce the number of vacant housing units. About 5.5% of the planners were unable to speak on the matter.

A majority of the planners responded “no” when asked whether there were incentives to rehabilitate vacant units, a need to demolish vacant units for new facilities, or a need to convert vacant units to new facilities. Table 4.3 below provides more detailed information on the responses and commentary is available for each planner’s response.

<table>
<thead>
<tr>
<th>Table 4.3 Housing Vacancy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vacancy Question</strong></td>
</tr>
<tr>
<td>Does your jurisdiction make efforts to reduce the number of vacant housing units?</td>
</tr>
<tr>
<td>Does your jurisdiction have incentives to encourage people to rehabilitate vacant housing units?</td>
</tr>
<tr>
<td>Is there a need to demolish vacant housing units and replace them with different types of facilities such as retail or commercial?</td>
</tr>
<tr>
<td>Is there a need to convert vacant commercial or retail buildings into affordable housing units?</td>
</tr>
</tbody>
</table>

4.3.8 Mixed-Use Development

Planners were asked whether they agreed that their area needs more mixed-use development. A majority of the planners, 59%, strongly agreed with this statement. About 24% somewhat agreed, 11.5% were neutral on the matter, and 5.5% somewhat disagreed. No planners reported strong disagreement toward more mixed-use development. These results support the many times planners commented on the need for a more varied, less homogeneous housing stock. Commentary with further explanation for these responses is available.

<table>
<thead>
<tr>
<th>Table 4.4 Mixed-Use Development Need</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How much do you agree with the need to develop more mixed-use buildings?</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Strongly Agree</td>
</tr>
<tr>
<td>Somewhat Agree</td>
</tr>
<tr>
<td>Neither Agree or Disagree</td>
</tr>
<tr>
<td>Somewhat Disagree</td>
</tr>
</tbody>
</table>
4.3.9 Public Transportation

We asked about planners’ opinions on public transportation in their areas. The question read, “Many housing experts indicated there is a lack of public transportation connecting residential areas to commercial spaces. What are your views about public transportation in your city/township/county?” Their comments were categorized into three groups: comments regarding CATA, need more public transportation, and no concerns nor issues relevant to public transportation. Examples of their comments are listed below.

Low Density Population

- In the City of DeWitt, the low-density population distorts the functionality of a service, such as CATA. Ridership would not look the same as a denser community fabric found in Lansing and East Lansing. However, the planners of DeWitt noted a demand for a public transit route to carry rides to downtown DeWitt. The comprehensive development plan for DeWitt mostly acknowledges multi-modal transportation - ride-sharing, bikes, dial-a-ride, and improving pedestrian routes.
- St. John’s experiences similar issues with population density in regards to public transit ridership. Planners in St. John briefly discussed Clinton Transit and shed light on the high price for transit vehicles and facilities. Funding these services has been a problem for rural areas that lack ridership to support the initial cost of services.
- Watertown Charter Township appreciates the connections the Clinton Transit makes with the CATA system. Within Watertown, Clinton Transit functions as an on-call system and the planners commenting believe the system was being utilized.
- Eaton County was unable to identify whether their dial-a-ride system was well utilized and noted that the best systems tend to look like CATA, but that places like Eaton County simply cannot support that system because of it’s widespread, rural landscape and low-density population.

Comments Regarding CATA

- While some planners in East Lansing were content with the CATA services - noting that the services were especially good when MSU is in session - complaints with CATA are that the rides are too long and the routes do not efficiently connect riders with work places. Also, services do no continue late into the night. One planner said, “CATA looks excellent on paper but the problem is time, waiting. We have enough transportation but it’s not convenient and efficient”.
- Problems: people don’t want to walk to public transportation (City of Lansing)
  - need for more comfortable transit stops (ex: bus shelters)
  - we have a concentration of low-income housing, especially on the south side, & it requires extensive/lengthy bus rides to get to commercial areas from there; by placing more affordable/mixed-use development on corridors, you’d improve the economy and solve some transit problems
- Lansing Charter Township also identified poor connections along CATA routes to primary commuting spots.
- The frequency of CATA buses was noted as an issue of efficiency across multiple communities
- Townships lack of participation with CATA was identified as a problem because it disrupts connections to the Lansing Mall
The City of Mason reports that ridership was rising for CATA services, but not enough to warrant additional routes and/or trips. The City of Mason would support an effort to add more public transportation options. Planners in Meridian Charter Townships called for a regional plan to develop a high-speed bus corridor to connect the Capitol to Meridian Mall. The planners said that in current conditions, people have to walk long distances to bus stations, making it less efficient, but that other programs such as CATA redi-ride help to connect with other CATA services.

Transportation is Not a Problem (Divide between successful transportation and no need for transportation)

- The City of Potterville was comfortable with E_trans services for their small community. The planners noted that a service such as CATA just isn’t necessary because walking or dial-a-ride can generally suffice.
- Planners from the City of Leslie felt that the small size of their community also made public transportation a non-issue. The community does have access to CATA’s dial-a-ride services, but most people can walk to their destinations.
- In Delta Township, the planners reported good coverage and accessibility, stating that it is approximately a two block walk for most people to reach a station.
- Delhi Township planners noted their community as well served. Their rural areas do not have routed bus services, but the heavily populated areas have access and they felt this was enough. Also, Redi ride is also available - provided by CATA. The planners noted that leaders in Delhi Township understand the value of public transportation.
- Planners in Williamston noted a lack of demand for public transportation at this point - and noted that the small, but rural scale of the community may not support a system.
- In contrast to East Lansing planners who felt CATA needed improvements, one highlighted some of the advantages of the service. This planner felt there were lots of routes that allow for pickup, specifically pickup in neighborhoods. Also, the planner regarded how well the system connects riders to the downtown.

4.3.10 Walkability
Regarding walkability of their areas, various opinions were presented. Examples of their comments are listed below.

Jurisdictions with Existing or Planned Requirements
- A Clinton County planner stated, “Every commercial development is required to link up sidewalks even if they link to nowhere. Even with stores like Wal-mart they are required to extend sidewalks 8 feet to accommodate barrier free/handicap accessible.” Also, in Clinton County there is an adopted non-motorized transportation plan that is in residential areas to connect to commercial areas.
- An Eaton County planner stated, “Charlotte is working on non-motorized plan for the community – has an organization called CAN-DO (Charlotte Area Networking for Development & Opportunity) committee within that called Step by Step, their goal is to improve walkability in Charlotte.” Also, in Eaton County, Potterville is currently working on a master plan for walkability and sustainability. The planner from Potterville felt the community has plenty of walkability programs and that connectivity will not be an issue.
- East Lansing has a high walkability index score and a non-motorized transportation plan. One planner in East Lansing stated, “Walkability is huge. It’s a thing of being green.”
• Lansing Charter Townships is the first township in the State of Michigan to adopt a complete streets ordinance. We have a budget for sidewalks and we have an agency in Ingham Department of Transportation and Roads. Those improvements are a priority. The ordinance was completed two years ago.

• Williamston adopted a “complete streets” ordinance. It supports walkability and allows users of all types space on thoroughfares. They’re planning a study with the Williamston Planning Commission and Williamston High School (sidewalk survey) – planning to walk every street & assess the quality of sidewalks and need for them – for the entire City of Williamston.

• In regards to walkability, a planner in Delhi Charter Township said, “It’s all we do these days.” In Delhi Charter Township there are bids to build four miles of non-motorized pathways. They also maintain their sidewalks at a rate of 25% every year. And there is a long range plan to improve walkability and ensure the sidewalks are up to code.

• Policy in the City of Mason requires sidewalks and has 100% connectivity goals.

• Planners in the City of Leslie quoted, “We are very walkable.”

Practices that were not specified as Required/Ordinances

• In the City of DeWitt a planner stated, “There are efforts to improve walkability that focuses on non-motorized plan and working to provide pathways and bike lanes into the city where they can. They have a pretty good network of sidewalks now so focusing on the bike lanes and things like that.”

• A planner from Eaton County said, “You find walkability stuff mainly in more urban areas – in more rural areas, it’s more recreational, local/volunteer efforts, or city/village efforts.”

• A Lansing planner suggested financing as an issue for improving walkability. They stated, “We still have gaps in the sidewalk network, it’s an ongoing process every year, we never have enough money to do them all at once.”

• Planners from Webberville felt they rank high for walkability. One planner said, “We have great ‘bones’ for walkability. We are traditionally laid out grid system, narrow streets, major amenities (schools, libraries) are central, just not connected to industrial center.”

• Meridian Township planners felt that walkability was strong within the community, with one planner stating, “Perception in community is that ‘we’re walkable because we provide opportunities for walking.’” Another Planner disagreed and said that “as far as making it walkable to get to shops and transit, it’s not very walkable.”

• In St. Johns a planner mentioned the following as some of the community’s walkability efforts, “We did a survey last fall. Concern was sidewalk and in street repair. Repaving and adding sidewalks also adding ramps. Benefit of a rural area are wide streets. Can walk in streets easier than urban areas.”

4.3.11 Possible Actions to Resolve Various Affordable Housing Issues

In regards to resolving some of the issues discussed throughout the interview, we asked the planners a question that read as, “What are some possible actions that could be taken by the upper municipalities over your jurisdiction?” The responses trended across the three categories that follow:

The Regional Approach, Public and Private Efforts

• A planner from Eaton County summarized concerns for next steps by stating, “Affordable housing is a struggle, not sure if there is a way local units of government can control/fix it, other
than encouraging economic development and housing development generally to help people afford housing.”

- Many of the planners felt a regional discussion is necessary in identifying next steps or approaches to improving housing affordability. Many have different needs and demands, and the planners felt that now is an opportunity to make future plans comprehensive across multiple municipalities. A planner from the City of DeWitt said, “I don’t think that it makes sense to provide multi-family in every community because there are access to jobs and other issues to be considered” A planner from East Lansing echoed some of these thoughts of a regional approach by stating, “Today is all about a regional worldview-encouraging housing efficiency on a range of levels, working with MISHDA, potential refugee housing, senior housing. It’s about regional cooperation.”

- Specifically most helpful in Leslie - home improvement programs, rental rehab, subsidies/guaranteed rental rates for people who qualify based on income levels, maintaining/improving housing, etc.

- A planner in Mason thought municipalities could provide consultation and understanding as a means to make sure everyone understands “community”. This can help to better focus what areas need more understanding, therefore research and funding. Such discussions can help to aggregate ideas and data that are needed for grants and implementation plans.

The Municipalities’ and Government Roles

- A Clinton County planner simply said, “It’s up to the elected officials” to figure out possible actions.

- A planner in Eaton County stated, “This isn’t a one person or one agency problem, it’s everyone’s problem” in regards to possible actions. This adds to the idea that it is something that needs to be confronted comprehensively. Another Eaton County planner, representing Potterville said, “I guess the only thing is to go to the legislators and plan policies to access grants or funding.” This planner felt that the banking industry is not friendly enough to help individulas/families with assistance for acquiring new affordable homes and that grant money should be used to develop new programs to help or bring in other people that can.

- A planner in East Lansing said, “There are efforts underway that include updating the comprehensive plan to understand demand and growth, or if they add units faster than the population, what areas will be abandoned.”

- A Lansing Township planner said, “Probably need to be more from the state for local communities to diversify housing and to make neighborhoods more walkable and connect residential with services and retail and jobs. Those big issues involve the Department of Transportation and others.”

The Role of Funding and Capacity from the State or the Counties

- Planners from both Eaton and Ingham County stated that not much can be done without heavy funding. A planner in Leslie specified, “Devoting more resources to the issue, being able to participate in more programs that reflect/address our needs better (or are more flexible or can be tailored more to our specific needs) – unfortunately, most programs that come down from state/HUD are helpful, but so prescriptive it’s hard to adapt to the needs of our community, the one-size-fits-all doesn’t really fit.”

- In Williamston, a planner noted, “City’s capacity for tackling things is low, due to small staff – City of Williamston is seen by residents as providing water/sewer, roads, parks, police/fire, collecting taxes, but anything else is seen as luxury, so what needs to be done is either local
municipalities working together or county working together with smaller cities and towns to take on the responsibility to provide affordable housing, assistance programs, and grant administration (grant administration in particular would be very helpful for Williamston, he said – they would love to do these projects, but don’t have time to administer federal or state programs)”

4.3.12 Enough Housing Units for Specific Resident Groups

To address the aging population, the planners were asked to provide insight about the availability of handicap accessible housing units, rental units for seniors, and affordable single-family homes for seniors. While 41% of the planners were unable to speak on behalf of handicap accessible units, 24% felt there is enough and 35% said more handicap accessible units are needed.

At 53%, a majority of the planners felt more rental units for seniors are needed. Also at 53%, a majority of the planners felt there are enough affordable single-family homes for seniors. Table 4.5 below provides the responses and commentary for each planner’s response is available.

Table 4.5 Housing Availability for Specific Resident Groups

<table>
<thead>
<tr>
<th>Housing Types</th>
<th>Yes, Enough</th>
<th>No, Not Enough</th>
<th>Not sure</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Handicap Accessible Housing Units</td>
<td>4</td>
<td>24</td>
<td>6</td>
<td>35</td>
</tr>
<tr>
<td>Rental Units for Seniors</td>
<td>3</td>
<td>18</td>
<td>9</td>
<td>53</td>
</tr>
<tr>
<td>Affordable Single-Family Homes for</td>
<td>9</td>
<td>53</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>Seniors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.3.13 Present and Future Comprehensive Housing Plans

We asked participants about future plans in their jurisdictions. The question read, “Does your city/township/county have a comprehensive housing plan for the next five years?” About 29% of the planners reported that the master plan within their city/township/county incorporates a specific housing component. The remaining 71% reported that there was not a designated housing plan within their jurisdictions.

The planners were additionally asked what kind of aspects they would emphasize in a comprehensive housing plan and/or housing assistance program to improve housing affordability in their area. Their responses were categorized as follows:

Continue Existing Programs and Pursue New Partnerships

Planners already involved in housing programs noted that they would continue to execute those same services. Some, including planners without existing programs, mentioned bringing back past programs that are now expired. Those programs include rehabilitation, land banking, quality of life programs, community engagement programs, down payment assistance, and so on. Only the general functions of these programs were listed, no specific titles.
Almost all the planners expressed interest in partnering with new networks as a means of targeting their individual weaknesses within their jurisdictions’ housing stock. This includes partnerships with landlords, property owners, and developers to discuss affordable options as well as more formal partnerships with organizations that can provide funding, such as MISCHDA.

Many of the planners expressed a desire to implement programs that educate renters and owners about home maintenance. This would be a tactic to keep homes affordable in terms of quality and ability to resell or rent.

**Target Senior Living and Aging in Place**
The planners recognize an aging population, yet the need to also accommodate young families. For this reason, many are hoping to implement strategies that allow populations to age in place, meaning the housing stock can evolve with the population. This will make the stock more diverse in regards to the variety of people each home can accommodate and the stock will hopefully become more accessible for seniors and handicapped through better design tactics. Affordability is also a component since seniors and young adults typically have less income to spend on housing.

**Introduce More Mixed Use Housing**
Increasing density through mixed-use properties and downtown living trended across many planners as a way to diversify the housing stock. Many hope to incorporate such tactics into future plans and those that already have indicated these practices in plans hope to see the tactics implemented while the need still exists. This strategy was especially noted in the Lansing area. More mixed-use housing could increase density, integrate different socio-economic backgrounds, and provide an infrastructure for renters and buyers more interested in the urban lifestyle.

**Energy Efficiency**
The planners indicated a need to increase energy efficiency by making good use of subsidy resources and other available funds. From an affordability standpoint, this will increase the durability of homes and the long-term costs. Energy efficiency should be considered in terms of retrofitting existing structures and also be a consideration in new construction.

4.3.14 **Commercial Hub of the City or Township**
The planners were asked to identify the best spot for a hub of commercial facilities in their jurisdictions. The following are the responses, categorized by county:

**Clinton County**
The planners emphasized an opportunity for commercial hubs along the corridors of M21 and US-127. These roads attract a high volume of traffic and are easily accessible for residents in and outside of Clinton County. The planners also indicated an opportunity to centralize commercial activity close to DeWitt and the exchanges of I-96, I-69, and US-127. Currently, St. John’s was noted as the current hub of the county, but that the municipalities and planners are coordinating efforts to grow each individual village to have a stronger commercial activity. Figure 4.2 below highlights the corridors and other specified locations.
The City of DeWitt has two commercial hubs: in downtown district, generally from Red Cedar river to E. Madison street (north) and the west boundary is Scott St. and east is Franklin street and a little east of Franklin in some places. In the City of St. Johns, there are two main commercial areas: 1) US27 and M21, areas with larger strip malls and 2) on the southeast side of the city.

**Eaton County**

Planners in Eaton County regarded the corridor of M43/Saginaw as a hub of commercial activity due to high volumes of automobile traffic. This corridor runs through Delta Charter Township, which houses a mall, a variety of restaurants, and manufacturers. As the county seat, Charlotte was also mentioned. It is accessible due to proximity to I-69 and centrality within the county. Figure 4.3 below highlights the corridors and other specified locations:
Commercial hubs for the following three jurisdictions were indicated below.

1) Delta Township – has malls and restaurants, LCC, manufacturers – specifically the northern part at M43/Saginaw
2) Charlotte – it’s the county seat, has the courthouse, commercial activity – not really one spot, more spread all over – there’s an industrial park, but I don’t think of that as commercial [she differentiates retail, commercial, and industrial]– downtown’s only 3 blocks, so pretty compact area
3) Potterville: two spots, right downtown and sections on our Lansing corridor that are vacant right off of Lansing Rd and I-69
Ingham County
Planners within Ingham County focused predominantly on the Grand River and Michigan Avenue Corridors for commercial activity, as Figure 4.4 below presents. The Michigan Avenue corridor is an access route to the state capitol as well as Sparrow Hospital and Michigan State University. It has high volumes of automobile traffic for both private vehicles and public transportation.

Not only is this where most of the current activity lies, but the planners see potential for growth along these corridors. For example, the abandoned Red Cedar Golf Course was mentioned as a potential site for commercial, residential, or mixed-use development. Planners also see US-127 as an asset for Ingham County due to high volumes of automobile traffic and the increased accessibility it provides to the county. In addition, each planner indicated the commercial hubs for his/her areas.
1) Center of Williamston, on Grand River, the “four corners” area – intersection of Grand River & Putnam, if you get off I-96 at the Williamston exit, the road you take off the ramp becomes Putnam once you get to downtown Williamston. It’s the traditional center of Williamston, center of downtown and businesses, a very linear area, just a stretch along Grand River.

2) Meridian Charter Township: Core of the small old town centers in Okemos (Hamilton & Okemos) & Haslett (Haslett Rd. E of Marsh, “four corners” of Marsh & Haslett), & primary commercial area for the township as a whole at Marsh Rd & Grand River Ave Certainly there have been discussions about the option re: what if mall fails, what if other opportunities present themselves.

3) Delhi Charter Township: Cedar St corridor (Willoughby rd. To Edgar rd. all the way to college rd.)

4) City of Leslie: Bellevue and Main Streets

4.3.15 Other Barriers and Concerns Relevant to Housing Affordability

Lastly, when asked for further comment on any concerns or topics not covered in the interview. The following do not represent thoughts of all the planners’, however, represent thoughts that trended throughout many answers.

- Townships should be included more in discussions and/or research on housing and planning issues. And if that is not an option, there needs to be a clear justification as to why.
- An indirect factor affecting the housing market is school districts. School quality often dictates where families choose to live. For example, a struggling district such as Lansing is forcing families out and creating a domino effect of other issues, including within the housing market.
- The region is lacking a champion who can exemplify the appropriate usage of programming and funding to tackle housing problems. Rather than trying to reinvent the wheel, it is time to configure a way to use the available resources and use them well.
- Much of the issues identified by the planners are contingent on the current state of the economy. The planners all indicated that the tri-county region needs to have a healthier economic climate in order to move away from the need for affordable housing and to be better equipped to aid those who need affordable housing. A healthier economic climate would be reflected in higher employment rates, which many of the planners believe can be achieve through job training and better education. However, producing and funding those programs is proving to be a challenge.