Regional Affordable Housing Study Summary

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Work Progress

**Target Areas for Housing Data Analysis**

- 20 Selected Cities and Townships for Data Analysis

<table>
<thead>
<tr>
<th>Completed</th>
<th>In Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>April-July 2012</td>
<td>July 2013-December 2013: 860-700 Residents from 3 counties</td>
</tr>
<tr>
<td>August 21, 2012</td>
<td>October 2013-March 2014 Affordable Housing Study Report</td>
</tr>
<tr>
<td>June 2012 – April 2013 Analysis Report of Housing Data</td>
<td></td>
</tr>
<tr>
<td>October 2012: June 2013 Housing Expert and Urban Planner Interviews Land Use and Zoning Regulation Reviews</td>
<td></td>
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</tbody>
</table>

**Demographics**

<table>
<thead>
<tr>
<th>Year</th>
<th>United States</th>
<th>Michigan</th>
<th>Tri-County Regions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Clinton County</td>
<td>Eaton County</td>
</tr>
<tr>
<td>2000 [1]</td>
<td>281,421,906</td>
<td>9,938,444</td>
<td>64,753</td>
</tr>
</tbody>
</table>


Of three counties, Eaton County had a higher portion of older population than the other two counties, although the actual number of older adults age 60 or older was larger in Ingham County. On the contrary, among the three counties, Ingham County had a higher percentage of younger population than the other two counties, including children under the age of 9 (12.9%), teens between ages 10 and 19 (16.0%), and college-aged-population (20.5%). When we looked at the change in demographic characteristics, gender ratios stayed the same, but the populations in Clinton and Eaton Counties were getting older while Ingham County still had a higher percentage of the population between the ages of 20 to 29 (20.5% in 2000 and 21.3% in 2010).

**Socioeconomic**

<table>
<thead>
<tr>
<th>Year</th>
<th>Items</th>
<th>United States</th>
<th>Michigan</th>
<th>Tri-County Regions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Per Capita Income [1]</td>
<td>21,587</td>
<td>22,168</td>
<td>22,913</td>
</tr>
<tr>
<td>2000</td>
<td>Unemployment rate [1]</td>
<td>3.7</td>
<td>3.7</td>
<td>2.1</td>
</tr>
<tr>
<td>2010</td>
<td>Unemployment rate [2]</td>
<td>7.9</td>
<td>11.5</td>
<td>6.9</td>
</tr>
</tbody>
</table>


**Educational Attainment**

- Among the population 25 years and over in 2000, approximately 89.2% held high school diploma or higher in Clinton County, 89.6% in Eaton County, and 88.1% in Ingham County in 2000.
- The population having bachelor’s degree or higher was 21.2% in Clinton County, 21.7% in Eaton County, and 32.9% in Ingham County.

**Population Below Poverty Level**

The population below poverty level was examined based on the Census 2000 SF 3 – Sample Data and 2006-2010 American Community Survey 5-Year Estimates.

The population below poverty level in 2000:
- 4.6% in Clinton County, 5.8% in Eaton County, and 14.6% in Ingham County.

These percentages seemed to increase between 2000 and 2010:
- 8.5% in Clinton County, 8.1% in Eaton County, and 20.0% in Ingham County.

**Ten Major Industries**

To understand each county’s economic structure, we looked at ten major industries in each county.

In **Clinton County**, the major industries in 2000 were ordered as follows: “educational, health, and social services (19.6%),” “manufacturing (16.9%),” “public administration (10.6%),” and “retail trade (10.5%).” The percentage of “educational, health, and social services” increased to 23.0% in 2010 while that of manufacturing declined to 11.5% in the same year.

In **Eaton County**, the major industries in 2000 were “educational, health, and social services (19.4%),” “manufacturing (16.2%),” “retail trade (11.6%),” and “public administration (10.4%).” These percentages changed slightly in 2010. About 21.8% were in “educational, health, and social services.” The percentage for “manufacturing” declined to 15.6%, and that for “retail trade” declined to 10.8%, while the “public administration” stayed about same (10.2%).

In **Ingham County**, the primary industry was “educational, health, and social services (22.3%)” in 2000 which was the same in 2010. The next major industries were “retail trade (19.5% in 2000 and 11.2% in 2010),” “manufacturing (10.4% in 2000 and 8.9% in 2010),” “arts, entertainment, recreation, accommodation, and food services (9.4% in 2000 and 10.1% in 2010),” and “public administration (8.7% in 2000 and 7.6% in 2010).”
Housing Affordability Fact

According to HUD, the general definition of affordability is when a household spends no more than 30% of its annual income on housing. Housing costs are calculated from the sum of payments for mortgages, real estate taxes, various insurance, utilities, fuels, mobile home expenses, and condominium fees (HUD, 2013).

Selected Monthly Owner Costs

Selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.

Selected Monthly Owner Costs as a Percentage of Household Income (SMOCPHI)

This item is used to measure housing affordability and excessive shelter costs. For example, many government agencies define excessive as costs that exceed 30 percent of household income. Source: http://factfinder2.census.gov/help/en/glossary/s/selected_monthly_owner_costs.htm

Clinton: 30.9% of total homeowners spend more than 30% of their income on housing in 2010. Eaton: 29.8% / Ingham: 33.3%

Housing Along the Michigan/Grand River Avenue

1. [Image of a house]
2. [Image of a house]
3. [Image of a house]
4. [Image of a house]
5. [Image of a house]
6. [Image of a house]
7. [Image of a house]
8. [Image of a house]
Housing Expert Interviews

Definition of Housing Experts
We defined housing experts as people having longer than 5 years’ work experience in housing related fields. We included realtors; developers; property managers; housing service coordinators who are recommended by planners working in counties, cities, or townships; loan providers; architects; directors; or administrators of various types of shelters for minorities or low-income families.

Participants
As of March 30, 2013, a total of 33 housing expert interview responses were available for analysis. Two were in their 30s and all the other participants were older than 40 years old.

Opinions on an Adequate Supply of Affordable Housing Units
About 21% of respondents agreed that there is an adequate supply of affordable housing units in their areas while 57.6% disagreed with this question. Several housing experts emphasized not only the quantity of affordable housing units but also the quality of affordable housing units.

Possible Actions Taken by Municipalities and Other Types of Stakeholders

Action 1: Financial support
Advocacy for further funding: We need to provide more funding options for low-income people to live in housing complexes.
Provide more funding or borrowing programs

Action 2: Offering more housing options, particularly more rental units or opportunities for renters

The next series of actions are about regional housing planning administered by municipalities.

Action 3: Adopting a regional housing plan considering jobs and housing
It is extremely important to adopt a regional housing plan and adopt a consistent set of building and zoning codes. Last but not least, we should establish a regional fair housing office.

Action 4: Creating a housing authority or active city involvement
It would be great for Clinton County to have some kind of Housing Authority (either government or nonprofit) to coordinate efforts on all kinds of housing efforts, provide some oversight, as well as be a source of information.

Action 5: Code and regulation reinforcement

Action 6: Simplifying the process for low-income families to find permanent homes
It is very important to package all processes properly. Not dealing with individual issues separately, but rather dealing with them more holistically, is desirable and more effective.

Action 7: Provide more transportation options

The next series of actions are relevant to the actions of educating people and encouraging developers.

Action 8: Offering more information and education opportunities
It is important to educate the public and private sectors on how we can address necessity and value to get to a different place on how to develop

Action 9: Giving incentives to developers
Making multi-income developments can be a part of the plan when a new developer comes in to create new development; we need to set aside some percentage of housing for the lower-income.

Table 2. Housing expert interview participants’ affiliations

<table>
<thead>
<tr>
<th>County</th>
<th>Participants’ affiliations</th>
</tr>
</thead>
</table>
| Ingham    | Realtor: Coldwell Banker, Tomlin Raines, Gilbert M White Realtor, Inc.  
Builder or Developer: Mayberry Homes, Vista Building Industries,  
Hollander Development Corp., Habitat for Humanity Lansing,  
Neighborhood empowerment group member and developer  
Property manager: Lansing Housing Commission, East Glen Apartments  
Loan provider: MSU Federal Credit Union  
Housing for minorities or refugees: St. Vincent,  
Others: Mid-Michigan Environmental Action Council, Ingham County Health Department, faculty in Urban and Regional Planning at MSU,  
Ingham County Land Bank |
| Eaton     | Realtor: Remax Realty  
Service provider: Housing Services for Eaton County, Capital Area Community Services, Inc.  
Township administrator: Delta Township  
Housing for minorities, refugees, or abused families: SIREN Shelter  
Landlord: Single-family housing landlord |
| Clinton   | Realtor: Weichert Realty, Coldwell Banker  
Consultant: Land Use USA  
Loan provider: Fifth Third Bank  
Committee for the county: Building Stronger Communities Council  
Township administrator: Bath Township  
Other: Clinton County Transit   |
| Michigan  | Foreclosure Task Force (MFTF)  
Habitat for Humanity Michigan |

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