

Regional Affordable Housing Study Summary

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The research goal is to provide information about the current regional housing situation and help TCRPC and Greater Lansing Housing Coalition set practical and achievable goals to improve regional housing affordability.

Work Progress



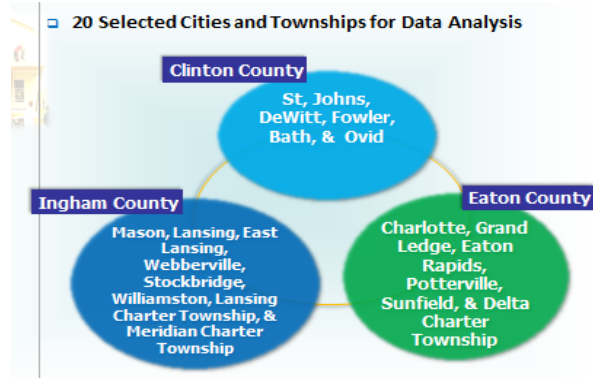
Demographics

Year	United States	Michigan	Tri-County Regions			
			Clinton County	Eaton County	Ingham County	Total
2000 [1]	281,421,906	9,938,444	64,753	103,655	279,320	447,728
2010 [2]	308,745,538	9,883,640	75,382	107,759	280,895	464,036

[1] DP-1 Profile of General Demographic Characteristics: 2000, Census 2000 Summary File 1 (SF 1) 100-Percent Data
 [2] DP-1-Geography-United States: Profile of General Population and Housing Characteristics: 2010, 2010 Census SF 1

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).

Target Areas for Housing Data Analysis



Socioeconomic

Year	Items	United States	Michigan	Tri-County Regions			
				Clinton County	Eaton County	Ingham County	Tri-County
2000	Per Capita Income [1]	21,587	22,168	22,913	22,411	21,079	22,134.30
2010	Per Capita Income [2]	27,334	25,135	27,223	25,963	23,883	25,689.70
2000	Unemployment rate [1]	3.7	3.7	2.1	3.0	3.9	3
2010	Unemployment rate [2]	7.9	11.5	6.9	8.2	8.9	8

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 were 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 SF3 - 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, 9.1% 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.

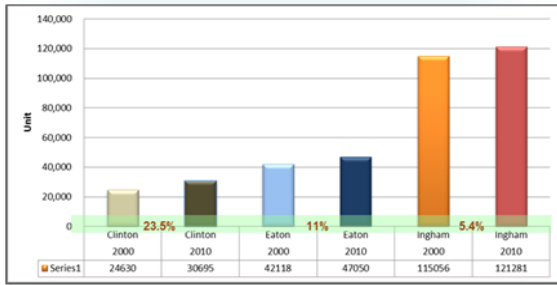
In Eaton County, the major industries in 2000 were "educational, health, and social services (19.4%)," "manufacturing (18.2%)," "retail trade (11.6%)," and "public administration (10.4%)." These percentages changed slightly in 2010. About 21.8% were in "educational, health, and social services." The 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 (27.3%)" in 2000 which was the same in 2010. The next major industries were "retail trade (10.9% 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

Total Housing Units

According to Census 2000 and 2010, the Tri-County Region had 181,804 housing units in 2000 and 199,026 units in 2010.



Total Housing Units in 2000 and 2010 in Tri-County Regions (Source: 2000 and 2010: DP-1 Profile of General Demographic Characteristics, Census SF1)

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:

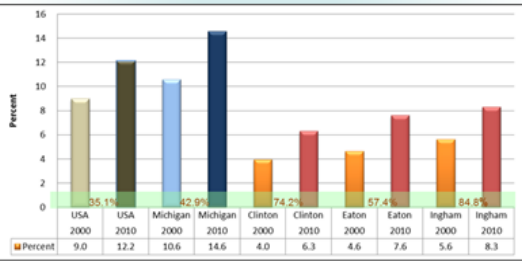
http://factfinder2.census.gov/help/en/glossary/s/selected_monthly_owner_costs.htm

Housing Vacancy Rate

In the Tri-County Region, about 183,422 (94.8%) of the housing units were occupied, with about 5.2% vacancy in 2000, while this vacancy rate increased to 7.8% (15,604 units) in 2010.

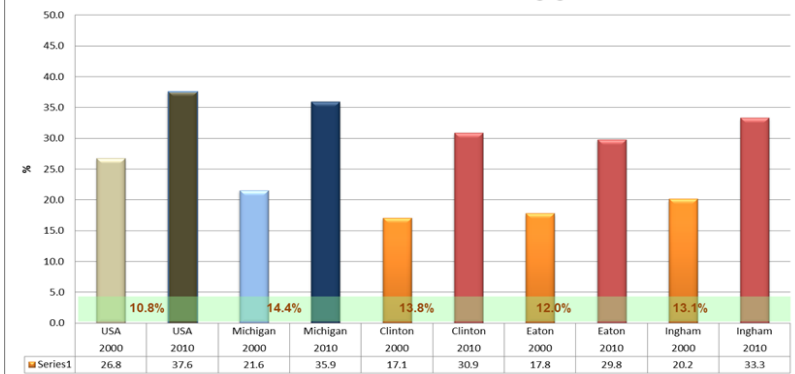
Ingham County experienced a greater increase in housing vacancy between 2000 (5.6%) and 2010 (8.3%) than the other two counties.

Vacant housing units included units "for rent," "rented, not occupied," "for sale only," "sold, not occupied," "for seasonal, recreational, or occasional use," and "all other vacants."



Housing Vacancy Rate in 2000 and 2010 (Source: 2000 and 2010: DP-1 Profile of General Demographic Characteristics, Census SF1)

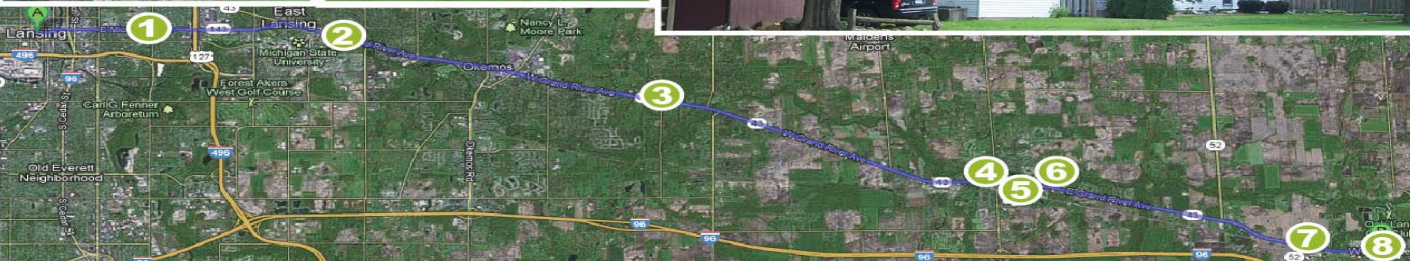
Over 30% of SMOCAPI with a Mortgage



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

Census 2000 Summary File 3 (SF 3) - Sample Data & 2006-2010 American Community Survey 5-Year Estimates)

Housing Along the Michigan/Grand River Avenue



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

County	Participants' affiliations
Ingham	Realtor: Coldwell Banker, Tomlin Raines, Gilbert M White Realtor, Inc. Builder or Developer: Mayberry Homes, Vesta 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
Covering Tri-county Regions	Michigan Foreclosure Task Force (MFTF) Habitat for Humanity Michigan

Major Concerns

"When you think about improving your area's housing affordability for people you serve, what are the major concerns? Does your area provide enough available housing units for them?"

- 1) Ingham County**
 - Concern 1: Lack of available single-family housing units**
 - Concern 2: Insufficient financial support and/or lack of enough credits:** A major concern is down-payment assistance for lower-income individuals
 - Concern 3: Property tax causing lack of affordable housing and financial burdens**
 - Concern 4: Lack of rental units and landlords' efforts**
Lack of affordable rent and energy-efficient houses with lower energy bills that low-income individuals can afford is the major concern. Health and safety are also factors (lead paint, mold, and asbestos).
 - Other concerns: Development density, public transportation options, and quality of homes**
- 2) Eaton County**
 - Concern 1: Lack of affordable single-family housing units, especially for seniors**
 - Concern 2: Lack of affordable rental units and lack of landlords' efforts:** There is a lack of units with subsidy.
 - Concern 3: Lack of public transportation options**
 - Concern 4: Lack of units for handicapped residents, lands for new developments, and employment**
- 3) Clinton County**
 - Concern 1: Lack of affordable single-family housing units, especially for seniors**
 - Concern 2: Lack of affordable rental units:** Rental housing that is available is often old, and not energy efficient. There are some subsidized units available, but even those are more expensive than some people can afford.
 - Concern 3: Lack of public transportation options**

Mixed-Use Development

