

RESULTS





Demographic, socioeconomic, and housing characteristics



Total Respondents

| | | County Residency | | | |
|---------|----------------|------------------|---------|---------------|---------------------------------|
| | | Frequency | Percent | Valid Percent | Census Population Ratio in 2012 |
| Valid | Clinton County | 80 | 10.0 | 10.2 | 75,382 16.2 |
| | Ingham County | 585 | 73.4 | 74.9 | 280,895 60.5 |
| | Eaton County | 116 | 14.6 | 14.9 | 107,759 23.2 |
| | Total | 781 | 98.0 | 100.0 | 464,036 100 |
| Missing | | 16 | 2.0 | | |
| Total | | 797 | 100.0 | | |

| County Residency (Excluding Undergraduate Students) | | | | |
|---|----------------|-----------|---------|---------------|
| | | Frequency | Percent | Valid Percent |
| Valid | Clinton County | 70 | 11.9 | 12.3 |
| | Ingham County | 388 | 66.2 | 68.1 |
| | Eaton County | 112 | 19.1 | 19.6 |
| | Total | 570 | 97.3 | 100.0 |
| Missing | | System | 16 | 2.7 |
| Total | | 586 | 100.0 | |



Note: Domestic and international undergraduate students excluded





Demographic Characteristics

| Demographic Characteristics | | Clinton | | Ingham | | Eaton | | Total | |
|---|----------------------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | Frequency | % | Frequency | % | Frequency | % | Frequency | % |
| Gender | Female | 49 | 62.8 | 355 | 62.2 | 73 | 62.9 | 477 | 62.4 |
| | Male | 29 | 37.8 | 216 | 37.8 | 43 | 37.1 | 288 | 37.6 |
| | Total | 78 | 100.0 | 571 | 100.0 | 116 | 100.0 | 765 | 100.0 |
| Age (18~99) Mean:39.8) | under 20s | 2 | 2.5 | 34 | 6.0 | 1 | 0.9 | 37 | 4.8 |
| | 20s | 17 | 21.3 | 244 | 42.7 | 12 | 10.4 | 273 | 35.6 |
| | 30s | 13 | 16.3 | 83 | 14.5 | 20 | 17.4 | 116 | 15.1 |
| | 40s | 16 | 20.0 | 66 | 11.6 | 20 | 17.4 | 102 | 13.3 |
| | 50s | 15 | 18.8 | 61 | 10.7 | 23 | 20.0 | 99 | 12.9 |
| | 60s | 11 | 13.8 | 47 | 8.2 | 19 | 16.5 | 77 | 10.1 |
| | 70s and over | 6 | 7.5 | 36 | 6.3 | 20 | 17.4 | 62 | 8.1 |
| | Total | 80 | 100.0 | 571 | 100.0 | 115 | 100.0 | 766 | 100.0 |
| Number of family members or roommates (including respo ndent) | Alone | 19 | 25.0 | 234 | 47.0 | 29 | 25.7 | 282 | 41.0 |
| | 2 | 11 | 14.5 | 88 | 17.7 | 24 | 21.2 | 123 | 17.9 |
| | 3 | 13 | 17.1 | 75 | 15.1 | 21 | 18.6 | 109 | 15.9 |
| | 4 | 14 | 18.4 | 39 | 7.8 | 17 | 15.0 | 70 | 10.2 |
| | 5 | 16 | 21.1 | 42 | 8.4 | 18 | 15.9 | 76 | 11.1 |
| | 6 or more | 3 | 3.9 | 20 | 4.0 | 4 | 3.7 | 27 | 3.9 |
| | Total | 76 | 100.0 | 498 | 100.0 | 113 | 100.0 | 687 | 100.0 |
| | Children under 17 | Yes | 20 | 25.0 | 64 | 10.9 | 23 | 19.8 | 107 |
| No | | 60 | 75.0 | 521 | 89.1 | 93 | 80.2 | 674 | 9.5 |
| Total | | 80 | 100.0 | 585 | 100.0 | 116 | 100.0 | 781 | 100.0 |

Note: Included all student respondents in this table
Excluded missing data



Demographic Characteristics

| Demographic Characteristics | | Clinton | | Ingham | | Eaton | | Total | |
|-----------------------------|---|-----------|-------------|------------|-------------|-----------|-------------|------------|-------------|
| | | Frequency | % | Frequency | % | Frequency | % | Frequency | % |
| Ethnicity | White | 61 | 84.7 | 416 | 75.5 | 91 | 88.3 | 568 | 78.2 |
| | Black or African-American | 0 | 0.0 | 41 | 7.4 | 6 | 5.8 | 47 | 6.5 |
| | American Indian | 1 | 1.4 | 14 | 2.5 | 3 | 2.9 | 18 | 2.5 |
| | Native Hawaiian or other Pacific Islander | 1 | 1.4 | 4 | 0.7 | 1 | 1.0 | 6 | 0.8 |
| | Asian | 9 | 12.5 | 76 | 13.8 | 2 | 1.9 | 87 | 12.0 |
| | Total | 72 | 100.0 | 551 | 100.0 | 103 | 100.0 | 726 | 100.0 |
| Hispanic | Yes | 1 | 1.5 | 13 | 2.4 | 3 | 3.1 | 17 | 2.4 |
| | No | 67 | 98.5 | 520 | 97.6 | 94 | 96.9 | 681 | 97.6 |
| | Total | 68 | 100.0 | 533 | 100.0 | 97 | 100.0 | 698 | 100.0 |
| Marital Status | Single, never married | 17 | 24.3 | 280 | 52.1 | 15 | 15.5 | 312 | 44.3 |
| | Married | 43 | 61.4 | 175 | 32.6 | 52 | 53.6 | 270 | 38.4 |
| | Domestic partners | 0 | 0.0 | 11 | 2.0 | 1 | 1.0 | 12 | 1.7 |
| | Divorced | 7 | 10.0 | 47 | 8.8 | 17 | 17.5 | 71 | 10.1 |
| | Widowed | 3 | 4.3 | 19 | 3.5 | 12 | 12.4 | 34 | 4.8 |
| | Other | 0 | 0.0 | 5 | 0.9 | 0 | 0 | 5 | 0.7 |
| | Total | 70 | 100.0 | 537 | 100.0 | 97 | 100.0 | 704 | 100.0 |
| Undergraduate student | Yes | 10 | 12.5 | 197 | 33.7 | 4 | 3.4 | 211 | 27.0 |
| | No | 70 | 87.5 | 388 | 66.3 | 112 | 96.6 | 570 | 73.0 |
| | Total | 80 | 100.0 | 585 | 100.0 | 116 | 100.0 | 781 | 100.0 |

Note: Included all student respondents in this table
 Excluded missing data



Demographic Characteristics

| Demographic Characteristics | | Clinton | | Ingham | | Eaton | | Total | |
|--|--|--------------------------------|-------|-----------|-------|-----------|-------|-----------|-------|
| | | Frequency | % | Frequency | % | Frequency | % | Frequency | % |
| Status | Low-income family | 5 | 6.3 | 124 | 21.2 | 22 | 19.0 | 151 | 19.3 |
| | Disability/Handicap | 3 | 3.8 | 54 | 9.2 | 15 | 12.9 | 72 | 9.2 |
| | Small Business Owner | 9 | 11.3 | 31 | 5.3 | 7 | 6.0 | 47 | 6.0 |
| | Veteran | 3 | 3.8 | 23 | 3.9 | 8 | 6.9 | 34 | 4.4 |
| | Gay, Lesbian, Bisexual, or Transgender | 1 | 1.3 | 21 | 3.6 | 0 | 0.0 | 22 | 2.8 |
| | Refugee, immigrant | 0 | 0.0 | 8 | 1.4 | 0 | 0.0 | 8 | 1.0 |
| | Homeless | 1 | 1.3 | 3 | 0.5 | 0 | 0.0 | 4 | 0.5 |
| | Other | 7 | 8.8 | 29 | 5.0 | 8 | 6.9 | 44 | 5.6 |
| | Total Reponses (valid) | 80 | 100.0 | 585 | 100.0 | 116 | 100.0 | 781 | 100.0 |
| | Education | Less than a high school degree | 0 | 0.0 | 7 | 1.3 | 2 | 2.0 | 9 |
| High school graduate | | 12 | 17.4 | 185 | 34.6 | 33 | 33.7 | 230 | 32.8 |
| Junior college graduate /Trade school graduate | | 11 | 15.9 | 37 | 6.9 | 15 | 15.3 | 63 | 9.0 |
| College graduate | | 28 | 40.6 | 164 | 30.7 | 32 | 32.7 | 224 | 32.0 |
| Graduate degree or higher | | 17 | 24.6 | 110 | 20.6 | 14 | 14.3 | 141 | 20.1 |
| Other | | 1 | 1.4 | 31 | 5.8 | 2 | 2.0 | 34 | 4.9 |
| Total | | 69 | 100.0 | 534 | 100.0 | 98 | 100.0 | 701 | 100.0 |

Note: Included all student respondents in this table
 Excluded missing data



Demographic Characteristics

| Demographic Characteristics | | Clinton | | Ingham | | Eaton | | Total | |
|-----------------------------|----------------------|-----------|-------------|------------|-------------|-----------|-------------|-----------|-------|
| | | Frequency | % | Frequency | % | Frequency | % | Frequency | % |
| Credit status | Poor | 2 | 2.9 | 60 | 11.4 | 12 | 12.8 | 74 | 10.7 |
| | Not good | 3 | 4.3 | 31 | 5.9 | 6 | 6.4 | 40 | 5.8 |
| | Good | 11 | 15.9 | 72 | 13.6 | 14 | 14.9 | 97 | 14.0 |
| | Very good | 14 | 20.3 | 95 | 18.0 | 18 | 19.1 | 127 | 18.4 |
| | Excellent | 34 | 49.3 | 124 | 23.5 | 32 | 34.0 | 190 | 27.5 |
| | Do not know | 5 | 7.2 | 146 | 27.7 | 12 | 12.8 | 163 | 23.6 |
| | Total | 69 | 100.0 | 528 | 100.0 | 94 | 100.0 | 691 | 100.0 |
| Family Income | Under 20,000 | 6 | 9.4 | 206 | 42.0 | 28 | 30.8 | 240 | 37.2 |
| | 20,000-49,999 | 14 | 21.9 | 122 | 24.9 | 23 | 25.3 | 159 | 24.7 |
| | 50,000-74,999 | 16 | 25.0 | 56 | 11.4 | 13 | 14.3 | 85 | 13.2 |
| | 75,000-99,999 | 8 | 12.5 | 36 | 7.3 | 10 | 11.0 | 54 | 8.4 |
| | 100,000 or more | 20 | 31.3 | 70 | 14.3 | 17 | 18.7 | 107 | 16.6 |
| | Total | 64 | 100.0 | 490 | 100.0 | 91 | 100.0 | 645 | 100.0 |





Housing Characteristics

| Housing Characteristics | | Clinton | | Ingham | | Eaton | | Total | |
|-----------------------------------|--------|-----------|-------|-----------|-------|-----------|-------|-------|-------|
| | | Frequency | % | Frequency | % | Frequency | % | | |
| Housing Tenure Total Responses | Owner | 56 | 71.8 | 197 | 34.1 | 70 | 60.3 | 323 | 41.9 |
| | Renter | 19 | 24.4 | 338 | 58.6 | 42 | 36.2 | 399 | 51.9 |
| | Other* | 3 | 3.9 | 42 | 7.3 | 4 | 3.4 | 49 | 6.2 |
| | Total | 78 | 100.0 | 577 | 100.0 | 116 | 100.0 | 771 | 100.0 |
| Housing Tenure Only residents | Owner | 55 | 80.9 | 186 | 48.8 | 68 | 60.7 | 309 | 55.1 |
| | Renter | 11 | 16.2 | 180 | 47.2 | 41 | 36.6 | 232 | 41.4 |
| | Other | 2 | 2.9 | 15 | 4.0 | 3 | 2.7 | 20 | 3.5 |
| | Total | 68 | 100.0 | 381 | 100.0 | 112 | 100.0 | 561 | 100.0 |

Note: Included all student respondents in this table/ Excluded missing data

* Staying with friends or family without paying rent, etc.

Residents age of 60 or older

Showed slightly higher homeownership

| Housing Characteristics | | Clinton | | Ingham | | Eaton | | Total | |
|--------------------------------|--------|-----------|-------|-----------|-------|-----------|-------|-------|-------|
| | | Frequency | % | Frequency | % | Frequency | % | | |
| Housing Tenure Seniors only | Owner | 15 | 100.0 | 56 | 68.3 | 24 | 61.5 | 95 | 69.9 |
| | Renter | 0 | 0.0 | 21 | 25.6 | 14 | 35.9 | 35 | 25.7 |
| | Other* | 0 | 0.0 | 5 | 6.1 | 0 | 2.6 | 6 | 4.4 |
| | Total | 15 | 100.0 | 82 | 100.0 | 39 | 100.0 | 136 | 100.0 |



Housing Characteristics

Housing Types

Including all respondents:

Single-family housing: Clinton County – 78.2%, Ingham County – 44.9%, Eaton County – 60.3%

Apartment: Clinton County – 16.7%, Ingham County – 33.8%, Eaton County - 29.3%

Condominium: Clinton County – 3.8%, Ingham County – 3.7%, Eaton County – 4.3%

Townhouse or duplex: Clinton County – none, Ingham County – 8.5%, Eaton County – 1.7%

Only residents

Single-family housing: Clinton County – 88.2%, Ingham County – 52.6%, Eaton County – 59.8%

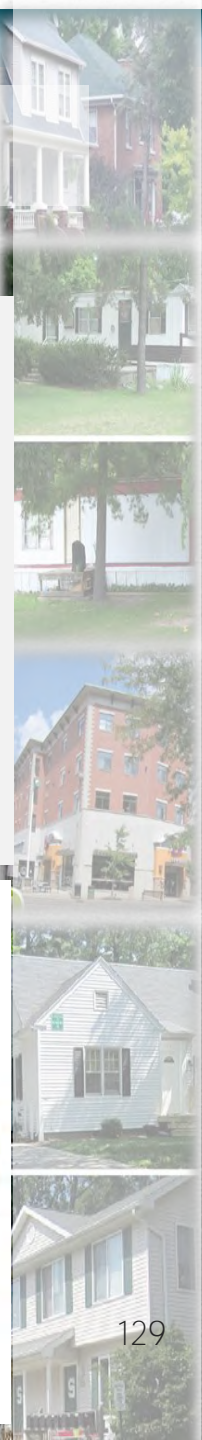
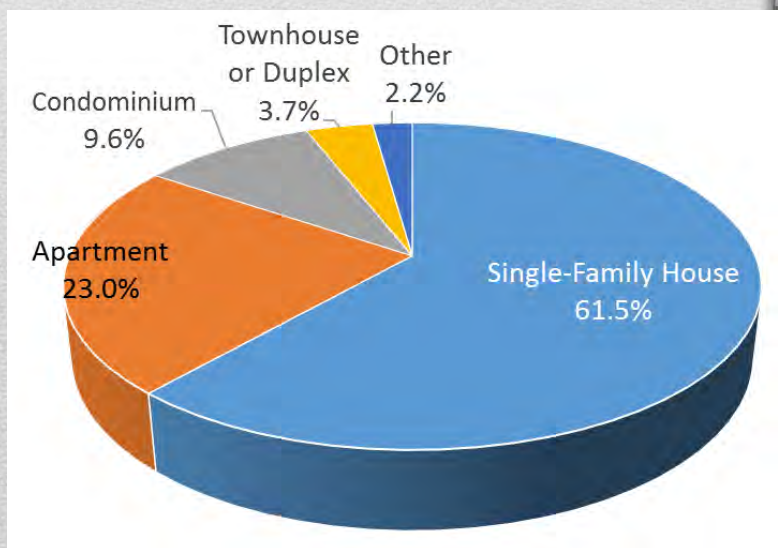
Apartment: Clinton County – 8.8%, Ingham County – 33.1%, Eaton County - 29.5%

Condominium: Clinton County – 2.9%, Ingham County – 4.5%, Eaton County – 4.5%

Townhouse or duplex: Clinton County – none, Ingham County – 8.2%, Eaton County – 1.8%

Residents age of 60 or older

- Less single-family occupants
- Including condo residents, more percentage is living in multi-family housing





Housing Characteristics

Residents only

- Approximate square footage of the residence
 - Between 1,000 and 1,499 square feet: 24.7%
 - Between 1,500 and 1,999 square feet: 18.4%
 - Between 750 and 999 square feet: 14.4%
- Age of residence
 - Don't know: 17.3%
 - 1970s: 14.8%
 - 2000s: 11.6%
 - 1960s: 10.9%
 - 1980s: 10.3%
- How long they plan to live in the current residence
 - Unsure: 22.9%
 - More than 20 years: 17.0%
 - 1-3 years: 16.6%
 - Less than 1 year: 14.3%
 - 5-10 year: 10.1%

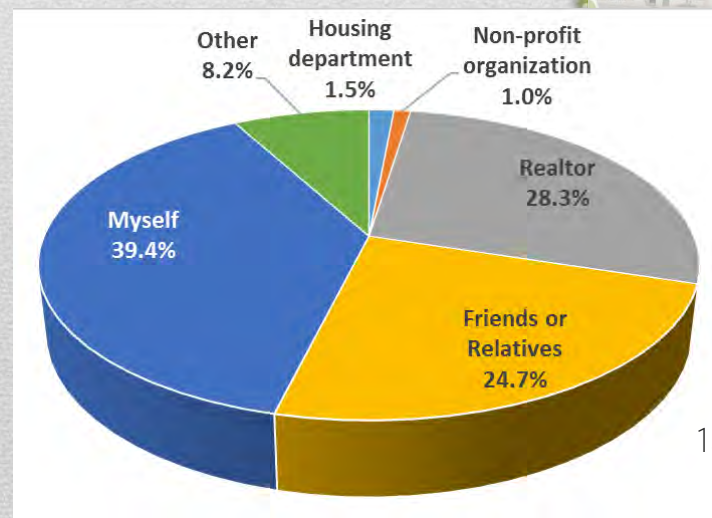




Housing Characteristics

Residents only

- Housing price(only for homeowners)
 - \$150,000-199,999: 22.1%
 - \$100,000-149,999: 21.1%
 - \$25,000-49,999: 11.2%
 - \$50,000-74,999: 11.2%
- Finance for housing (Out of 315 homeowners)
 - Conventional loan: 183 owners (58.1%)
 - FHA loan: 66 owners (21.0%)
 - Savings: 22 owners (7.0%)
 - Contract for deed: 1 owner (0.3)
 - Other (family loan, habitat for humanity, land contract, gift, rural development, paid cash, etc.): 43 (13.7%)
- Who helped to find out current residence (owners and renters)
 - Housing department in a city, county, or township: 9 (1.5%)
 - Non-profit organization: 6 (1.0%)
 - Realtor: 166 (28.3%)
 - Friends or relatives: 145 (24.7%)
 - Myself: 231 (39.4%)
 - Other: 48 (8.2%)





Factors to Affect Housing Choice



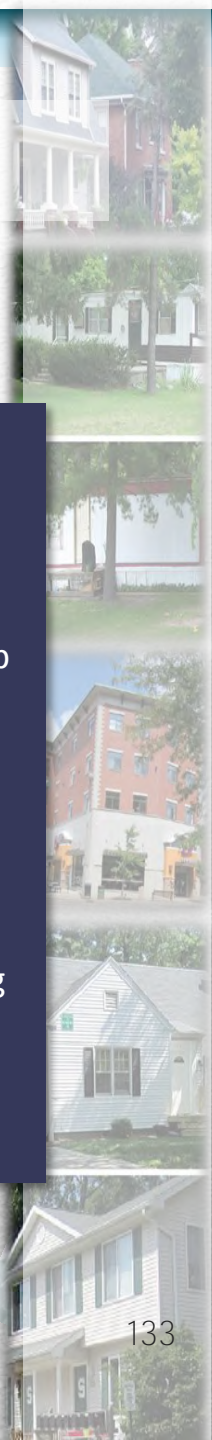
Factors to affect housing choice

- In general
 - Prices or cost of residence: 4.55
 - Neighborhood safety from crime: 4.44
 - Condition of my residence: 4.44
 - Good interior floor plan of my home: 4.44
- Owners
 - Prices or cost of residence: 4.62
 - Neighborhood safety from crime: 4.44
 - Condition of my residence: 4.53
 - Good exterior appearance of my home: 4.44
 - Good interior floor plan of my home: 4.44
 - Condition of other homes in the neighborhood: 4.44
 - High quality schools for my children: 4.44
- Renters
 - Prices or cost of residence: 4.51
 - Condition of my residence: 4.42
 - Neighborhood safety from crime: 4.33
 - Availability of parking around my residence: 4.07

Significant differences between owners and renters

- Age of residence: Owner > Renter
- Availability of Parking around the residence: Renter > Owner
- Closely located to and availability of public transportation: Renter > Owner
- Rental license requirement: Renter > Owner
- High quality school for children: Owner > Renter
- Quality of repair and maintenance of the streets and sidewalks: Owner > Renter
- Well-preserved natural environment surrounding my residence: Owner > Renter
- Good exterior appearance of my residence: Owner > Renter

Note: Including student respondents





Factors to affect housing choice

- Depending on Age Groups – The group showed higher mean values
 - Age of residence: 60s and 70s or over
 - Distance from your house to healthcare facilities: 60s and 70s or over
 - Closely located to family members: 70s
 - Closely located to and availability of public transportation: 20s
 - High quality schools for the children: 40s and 60s
 - Quality of repair and maintenance of the streets and sidewalks: 60s
 - Good interior floor plan of your home: 60s and 70s or over
 - Well-preserved natural environment: 60s and 70s or over > 50s
 - Condition of other homes in the neighborhood: 60s and 30s
 - Good exterior appearance of your house: 60s and 50s

Note: Undergraduate student respondents excluded due to predominant numbers in their 20s





Housing Affordability

- Individual Housing Affordability
- Regional Housing Affordability



Individual Housing Affordability

“Do you think of yourself as living in affordable housing?”

- Owners (n=305) vs. Renters (n=227): 73.8% vs. 74.0%
- Clinton vs. Ingham vs. Eaton Counties
 - Renters: Clinton (n=11) vs. Ingham (n=177) vs. Eaton (n=39): 81.8% vs. 72.3% vs. 82.1%
 - Owners: Clinton (n=54) vs. Ingham (n=184) vs. Eaton (n=67): 74.1% vs. 71.2% vs. 80.6%
- Seniors (age of 60 or older) vs. Younger Residents
 - Senior renters (n=34) vs. Other renters (n=192): 79.4% vs. 73.4%
 - Senior owners (n=93) vs. other owners (n=207): 80.6% vs. 70.5%
- Low-Income Group vs. Other Income Group
 - Low-income renters (n=97) vs. Other income renters (n=131): 82.5% vs. 67.9%
 - Low-income owners (n=20) vs. Other income owners (n=285): 70.0% vs. 74.0%
- Residents with Disabilities vs. Others
 - Renters with disabilities (n=46) vs. others (n=182): 84.8% vs. 71.4%
 - Owners with disabilities (n=17) vs. others (n=288): 70.6% vs. 74.0%

Note: Not including student respondents



Individual Housing Affordability

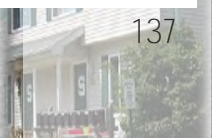


“The general definition of affordability is when a household spends no more than 30% of its annual income on housing. Housing costs include: payments for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home expenses, and/or condominium fees.

1. Approximately, what percentage of your monthly income do you spend on housing expenses?

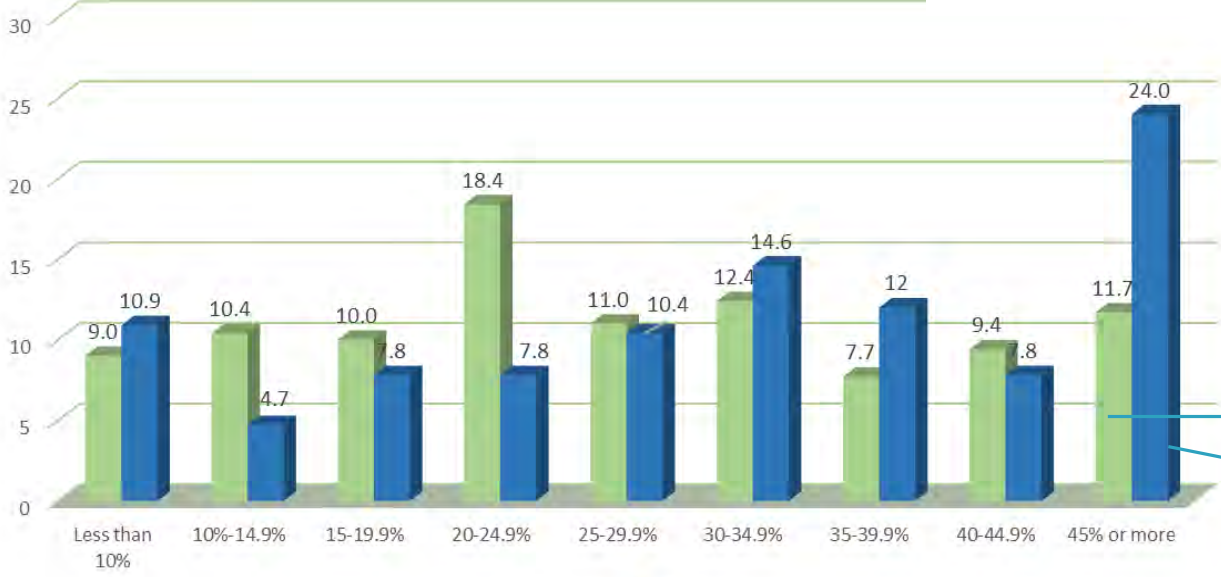
Some people say that transportation costs (i.e., gas, bus pass, parking, etc.) for commuting between work (or school) and home also need to be included when calculating housing affordability.

2. **If you include transportation costs**, mortgages, real estate taxes, various insurances, utilities, fuels, mobile home expenses, and condominium fees, what percentage of your monthly income is spent on these items?

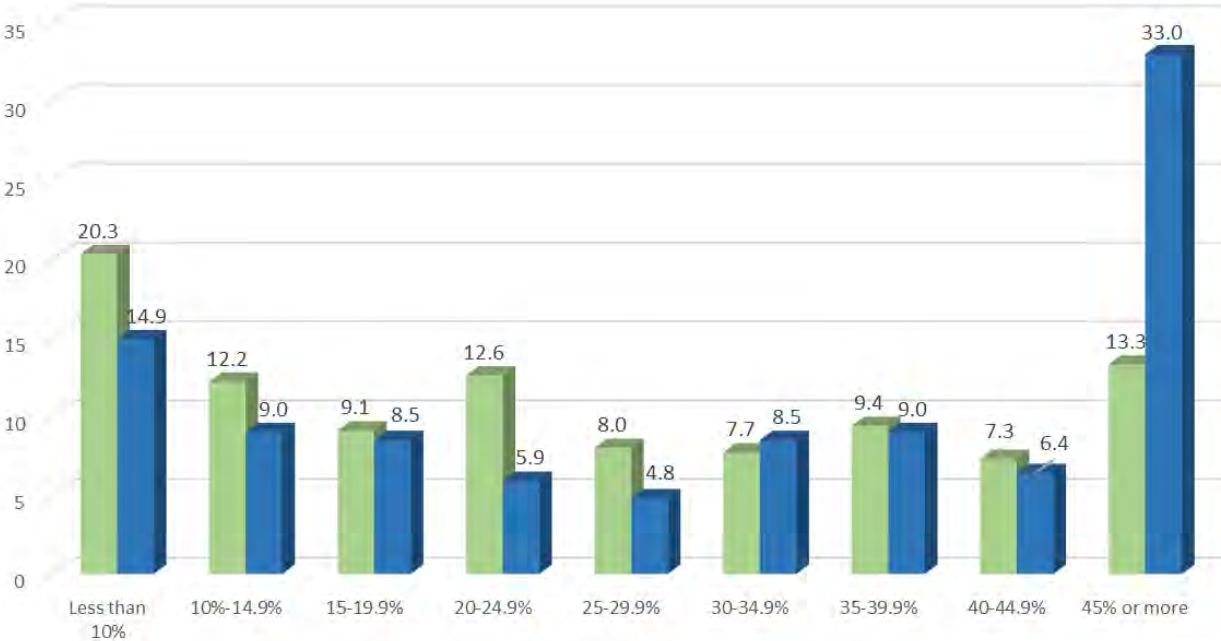




Without transportation costs



Owners
Renters



Owners Renters

Including transportation costs



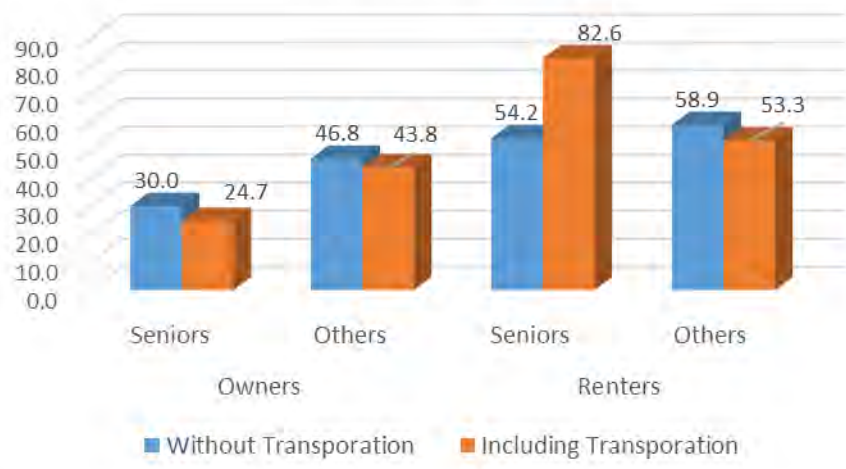
Note: Not



Percentage spending more than 30% of their incomes



Seniors vs. Others



Low-income vs. Others



Counties





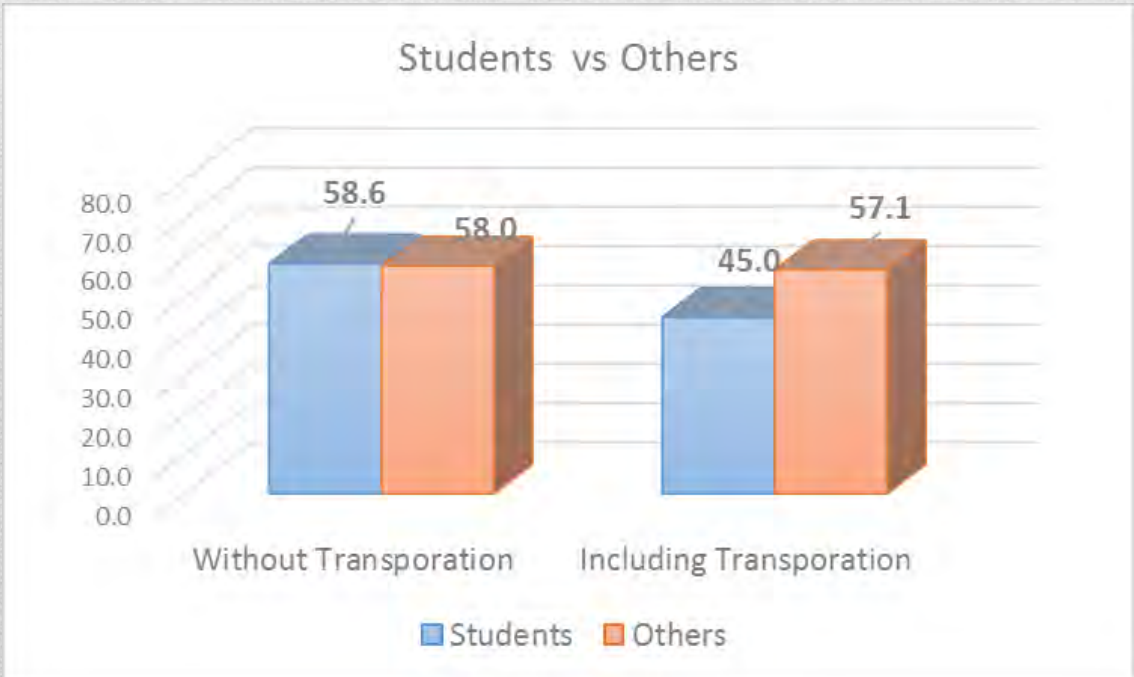
Individual Housing Affordability



“Do you think of yourself as living in affordable housing?”

- Students vs. Others
 - Student renters (n=156) vs **Others (n=228)**: 66.7% vs. 74.1%
 - **Student owners (n=12)** vs. Others (n=305): 83.3% vs. 73.8%

Percentage spending more than 30% of their incomes





Regional Housing Affordability

- Do you think generally there are enough affordable housing units available in your city (Township)?

| | | Enough Affordable Housing | | Total |
|--------|-------|---------------------------|--------------|--------|
| | | Yes | No | |
| Owner | Count | 207 | 89 | 296 |
| | % | 69.9% | 30.1% | 100.0% |
| Renter | Count | 89 | 124 | 213 |
| | % | 41.8% | 58.2% | 100.0% |
| Others | Count | 11 | 7 | 18 |
| | % | 61.1% | 38.9% | 100.0% |
| Total | Count | 307 | 220 | 527 |
| | % | 58.3% | 41.7% | 100.0% |

Note: Not including student respondents





Regional Housing Affordability

“Do you think generally there are enough affordable housing units available in your city (Township)?”

- Low-Income vs. Others
 - Enough: 36.1% vs. 64.3%
 - Not enough: 63.9% vs. 35.7%
- Residents with Disabilities vs. Others
 - Enough: 23.1% vs. 62.9%
 - Not enough: 76.9% vs. 37.1%
- Seniors (age of 60 or older) vs. Younger Residents
 - Enough: 62.3% vs. 56.7%
 - Not enough: 37.7% vs. 43.3%

Note: Not including student respondents



Regional Housing Affordability



“Has the lack of affordable housing negatively impacted you or a family member within the last 12 months?”

Marked on Yes.

- Owner vs. **Renters**: 12.0% vs. **33.6%**
- Clinton vs. **Ingham** vs. Eaton: 14.1% vs. **24.1%** vs. 19.8%
- **Low-Income** vs. Others: **49.6%** vs. 13.9%
- **Residents with Disabilities** vs. Others: **47.0%** vs. 18.5%
- Seniors (age of 60 or older) vs. **Younger Residents**: 16.5% vs. **23.9%**





Regional Housing Affordability

“Do you think generally there are enough affordable housing units available in your city (Township)?

- Students vs. Others

- Enough: 48.7% vs. 58.1%
- **Not enough: 51.3%** vs. 41.9%
- More students disagreed that there are enough affordable housing units available in their cities.

“Has the lack of affordable housing negatively impacted you or a family member within the last 12 months? Marked on Yes.

- Students vs. Others: 19.6% vs. 22.0%



Regional Housing Affordability

“When do you think about affordable housing, who seems to be having a hard time finding affordable housing in your city or township? Marked on “Yes, they have a hard time.”

| | | Clinton (n=62) | Ingham (n=359) | Eaton (n=96) |
|--|---|----------------|----------------|--------------|
| The Elderly | n | 16 | 131 | 36 |
| | % | 25.8 | 36.5 | 37.5 |
| Households lower than poverty level | n | 35 | 240 | 58 |
| | % | 56.5 | 66.9 | 60.4 |
| Students | n | 23 | 126 | 31 |
| | % | 37.1 | 35.1 | 32.3 |
| Refugees | n | 18 | 130 | 29 |
| | % | 29.0 | 36.2 | 30.2 |
| Households that have children attending the public schools | n | 14 | 108 | 32 |
| | % | 22.6 | 30.1 | 33.3 |
| Renters | n | 22 | 124 | 43 |
| | % | 35.5 | 34.5 | 44.8 |
| Total | n | 62 | 359 | 96 |
| | % | 100.0 | 100.0 | 100.0 |

About 39.5% of 119 seniors (while 34.8% of younger residents) said, the elderly have a hard time



Regional Housing Affordability

“When do you think about affordable housing, who seems to be having a hard time finding affordable housing in your city or township?”

- About 39.5% of seniors (while 34.8% of younger residents) said, the elderly have a hard time finding affordable housing.
- About 38.7% of renters (while 23.2% of owners) said, households that have children attending public schools have hard time finding affordable housing.
- About 50.2% of renters (while 27.0% of owners) said, renters have hard time finding affordable housing.
- About 54.2% of low-income respondents (while 29.8% of others) said, the elderly have hard time finding affordable housing.
- About 81.9% of low-income respondents (while 59.3% of others) said, the households lower than poverty level have hard time finding affordable housing.
- About 52.3% of low-income respondents (while 24.5% of others) said, the households that have children attending public schools have hard time finding affordable housing.
- About 56.7% of students (while 35.8% of other residents) said, students have a hard time finding affordable housing.



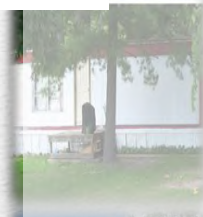


Regional Housing Affordability

“Do you think there are sufficient housing units below available in your city or township?”

| More needed | | Clinton (n=64) | Ingham (n=366) | Eaton (n=105) |
|---|---|----------------|----------------|---------------|
| Handicap accessible rental units | n | 14 | 116 | 28 |
| | % | 21.9 | 31.7 | 26.7 |
| Rental units available for seniors | n | 14 | 103 | 33 |
| | % | 21.9 | 28.1 | 31.4 |
| Affordable single-family houses for seniors | n | 16 | 88 | 38 |
| | % | 25.0 | 24.0 | 36.2 |
| Total | n | 64 | 366 | 105 |
| | % | 100.0 | 100.0 | 100.0 |

- More accessible rental units need addressed in Ingham County.
- More senior housing need identified in Eaton County.

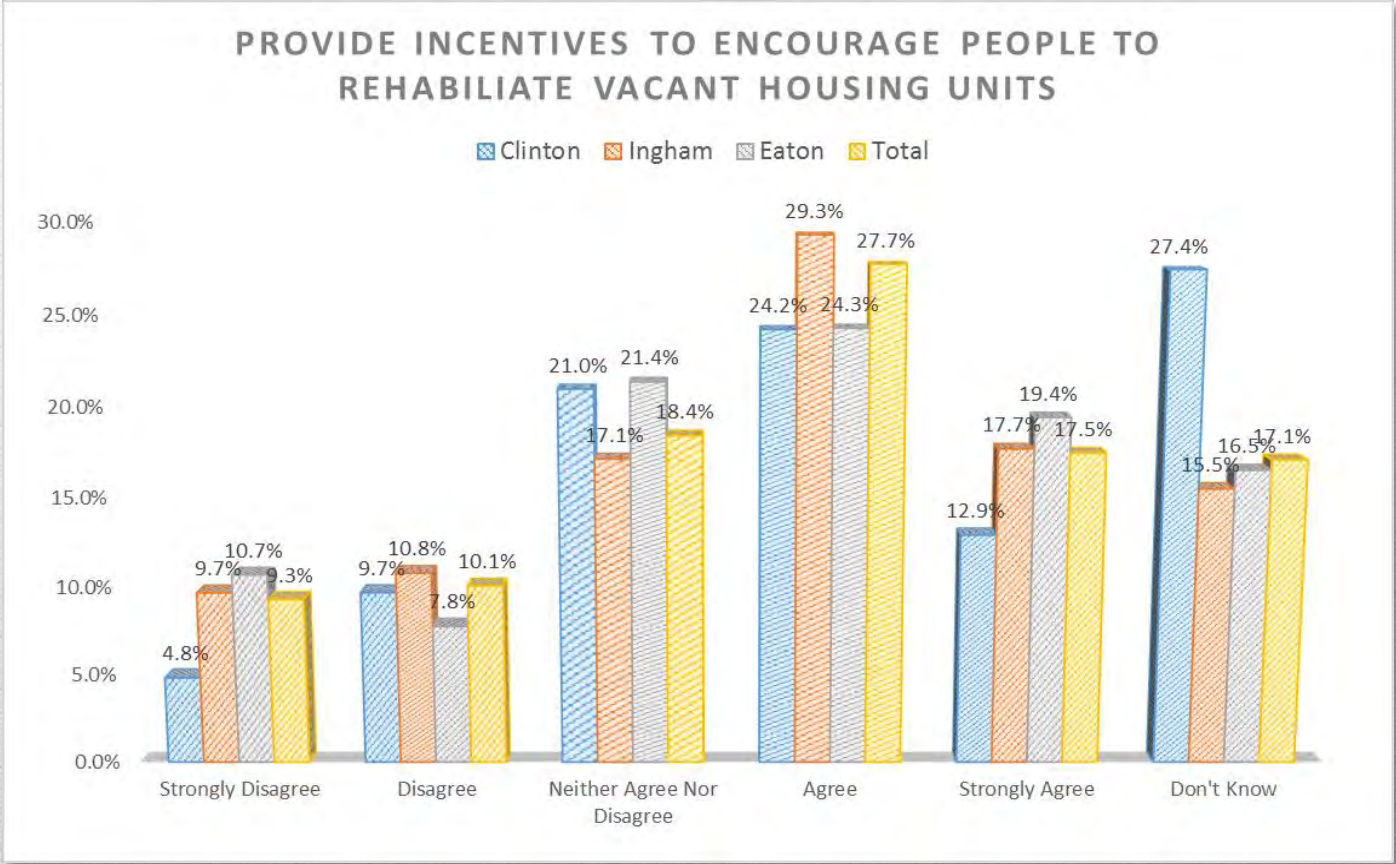




Vacant Housing Units



Vacant Housing Units



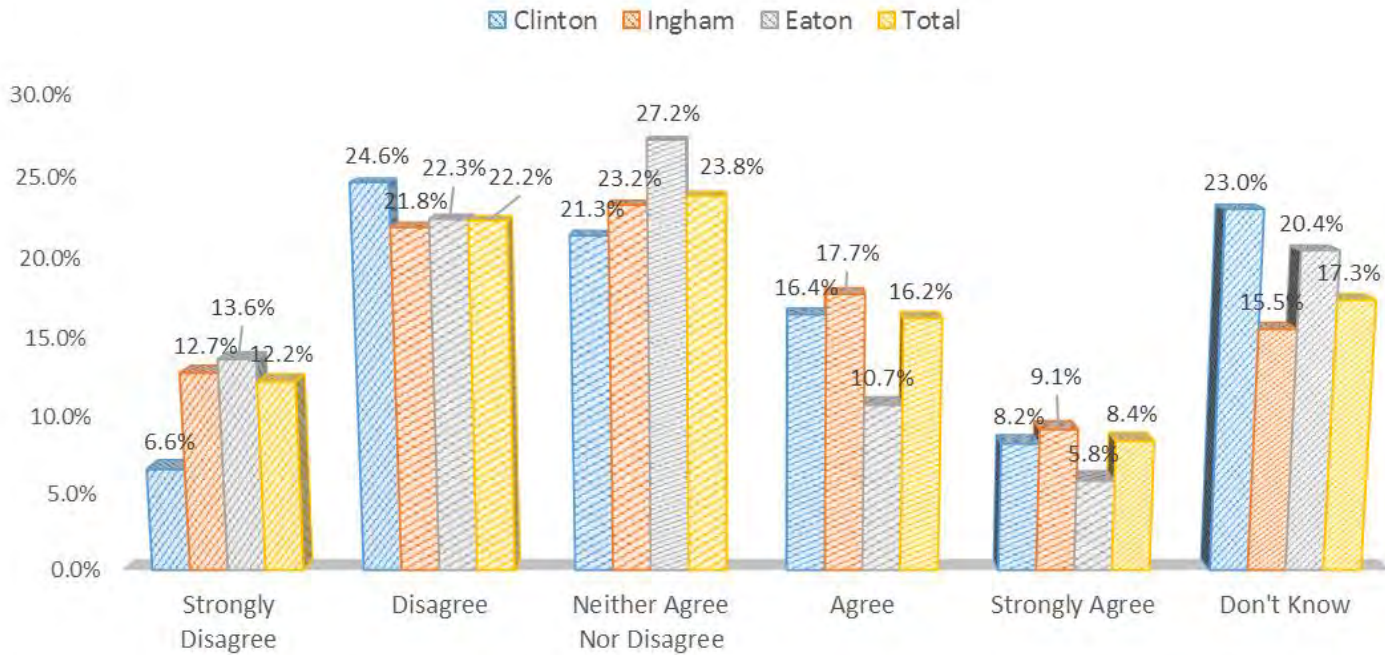
Only Agree or Strongly Agree : Clinton: 37.1% (n= 62)
 Ingham: 47.0% (n=362)
 Eaton: 43.7% (n=103)
 Total: 45.2% (n=527)





Vacant Housing Units

VACANT UNITS SHOULD BE DEMOLISHED AND REPLACED WITH DIFFERENT TYPES OF FACILITIES (RETAILS OR COMMERCIAL)



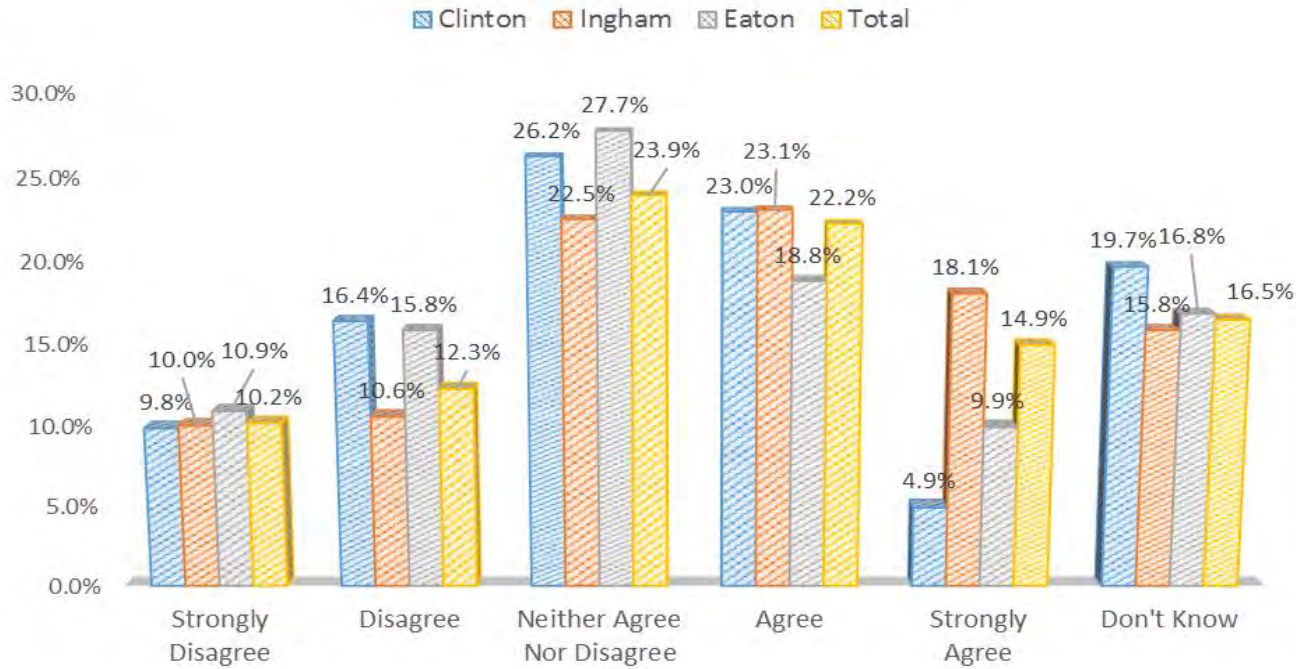
Only Agree or Strongly Agree : Clinton: 24.6% (n= 62)
 Ingham: 26.8% (n=362)
 Eaton: 16.5% (n=103)
 Total: 24.5% (n=527)





Vacant Housing Units

VACANT COMMERCIAL OR RETAIL BUILDING IN DOWNTOWN SHOULD BE CONVERTED INTO AFFORDABLE HOUSING UNITS



Only Agree or Strongly Agree :

| | | |
|----------|-------|---------|
| Clinton: | 27.9% | (n= 62) |
| Ingham: | 41.1% | (n=362) |
| Eaton: | 28.7% | (n=103) |
| Total: | 37.2% | (n=527) |



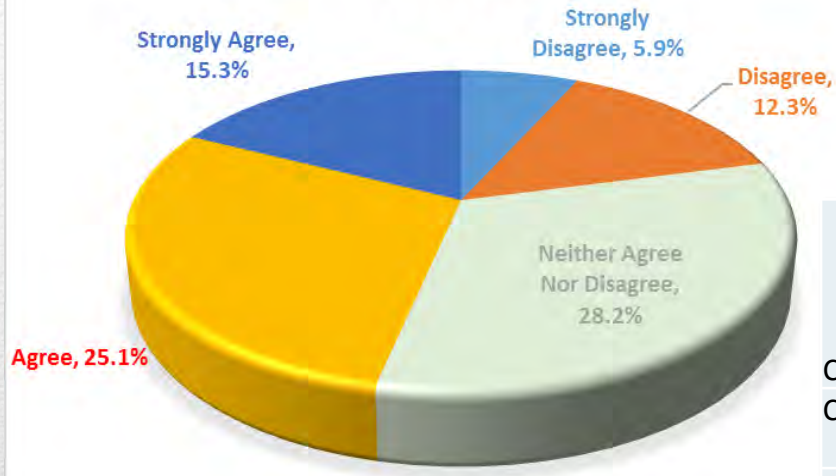


Mixed-Use Development



Mixed-Use Development

MIXED-USE DEVELOPMENT

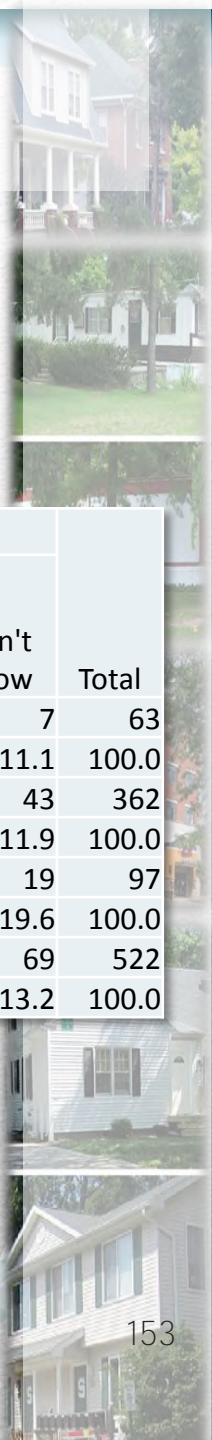


Only Agree or Strongly Agree :

- Clinton: 30.2% (n= 63)
- Ingham: 43.9% (n=362)
- Eaton: 34.0% (n=97)
- Total: 40.4% (n=522)

| County | | More Mixed Development | | | | | Don't Know | Total |
|---------|---|------------------------|----------|----------------------------|-------------|----------------|------------|-------|
| | | Strongly Disagree | Disagree | Neither Agree Nor Disagree | Agree | Strongly Agree | | |
| Clinton | n | 2 | 14 | 21 | 15 | 4 | 7 | 63 |
| | % | 3.2 | 22.2 | 33.3 | 23.8 | 6.3 | 11.1 | 100.0 |
| Ingham | n | 23 | 39 | 98 | 93 | 66 | 43 | 362 |
| | % | 6.4 | 10.8 | 27.1 | 25.7 | 18.2 | 11.9 | 100.0 |
| Eaton | n | 6 | 11 | 28 | 23 | 10 | 19 | 97 |
| | % | 6.2 | 11.3 | 28.9 | 23.7 | 10.3 | 19.6 | 100.0 |
| Total | n | 31 | 64 | 147 | 131 | 80 | 69 | 522 |
| | % | 5.9 | 12.3 | 28.2 | 25.1 | 15.3 | 13.2 | 100.0 |

Seniors vs. Young Residents: 34.6% of Seniors Neither Agree nor Disagree
 6.2% of Seniors – Strongly Agree
 18.9% of Younger Residents – Strongly Agree





Mixed-Use Development

The mixed-use development type most necessary in your city or township

| County | High-rise | | Low-rise | | Adapted | | Total | |
|---------|-----------|-------------|----------|------|---------|-------------|-------|-------|
| | n | % | n | % | n | % | n | % |
| Clinton | 5 | 9.4 | 11 | 20.8 | 31 | 58.5 | 53 | 100.0 |
| Ingham | 43 | 13.9 | 77 | 24.9 | 181 | 58.6 | 309 | 100.0 |
| Eaton | 7 | 8.8 | 18 | 22.5 | 49 | 61.3 | 80 | 100.0 |



High-rise new building
3



Low-rise new building
2



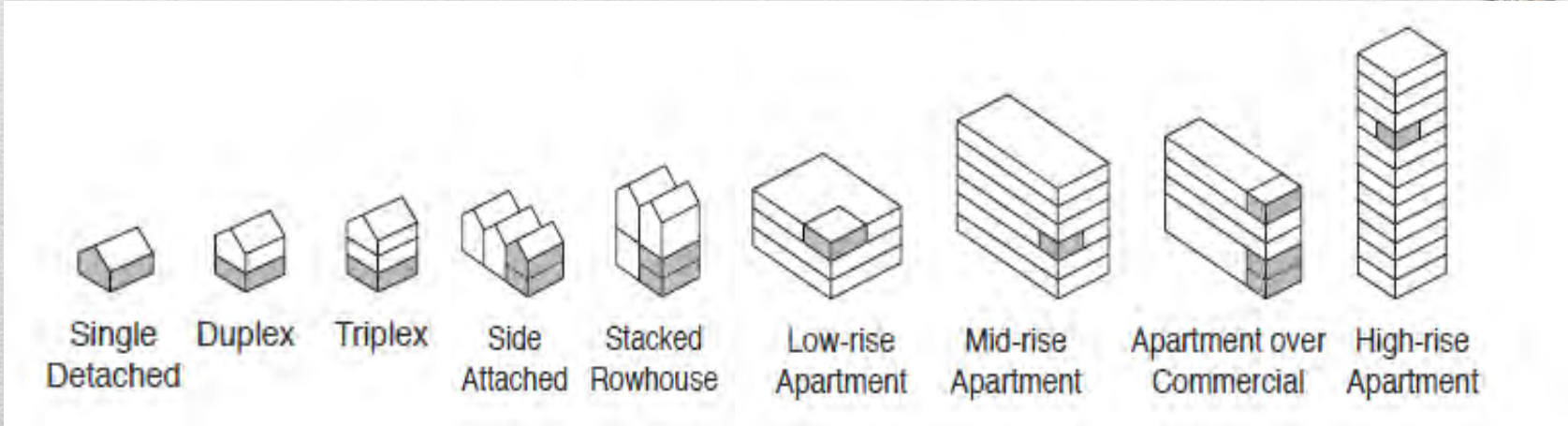
Readapted low-rise building
1





Housing Types More Needed

| | Single-family detached | | Duplex | | Triplex | | Side-attached | | Stacked Rowhouse | | Low-rise apartment | | Mid-rise apartment | | Mixed-use | | Total | |
|---------|------------------------|-------------|--------|-------------|---------|-----|---------------|-------------|------------------|------|--------------------|-------------|--------------------|-------------|-----------|-------------|-------|-------|
| | n | % | n | % | n | % | n | % | n | % | n | % | n | % | n | % | n | % |
| Eaton | 53 | 54.1 | 20 | 20.4 | 2 | 2.0 | 23 | 23.5 | 3 | 3.1 | 26 | 26.5 | 6 | 6.1 | 14 | 14.3 | 98 | 100.0 |
| Ingham | 183 | 34.7 | 80 | 15.2 | 15 | 2.8 | 125 | 23.7 | 60 | 11.4 | 116 | 22.0 | 116 | 22.0 | 115 | 21.8 | 528 | 100.0 |
| Clinton | 42 | 60.9 | 16 | 23.2 | 1 | 1.4 | 12 | 17.4 | 3 | 4.3 | 9 | 13.0 | 6 | 8.7 | 9 | 13.0 | 69 | 100.0 |
| Total | 278 | 40.0 | 116 | 16.7 | 18 | 2.6 | 160 | 23.0 | 66 | 9.5 | 151 | 21.7 | 128 | 18.4 | 138 | 19.9 | 695 | 100.0 |



Note: Including student respondents



Transportation and walkability



Transportation

Living in the same city?

| County | | I am living in the same city or township as my workplace (or school if you are a college or graduate student) | I am not living in the same city or township as my workplace (or school if you are a college or graduate student) | I am neither employed or attending college. | Total |
|---------|---|---|---|---|-------|
| Clinton | n | 19 | 32 | 17 | 68 |
| | % | 27.9 | 47.1 | 25.0 | 100.0 |
| Ingham | n | 154 | 101 | 124 | 379 |
| | % | 40.6 | 26.6 | 32.7 | 100.0 |
| Eaton | n | 18 | 45 | 46 | 109 |
| | % | 16.5 | 41.3 | 42.2 | 100.0 |
| Total | n | 191 | 178 | 187 | 556 |
| | % | 34.4 | 32.0 | 33.6 | 100.0 |

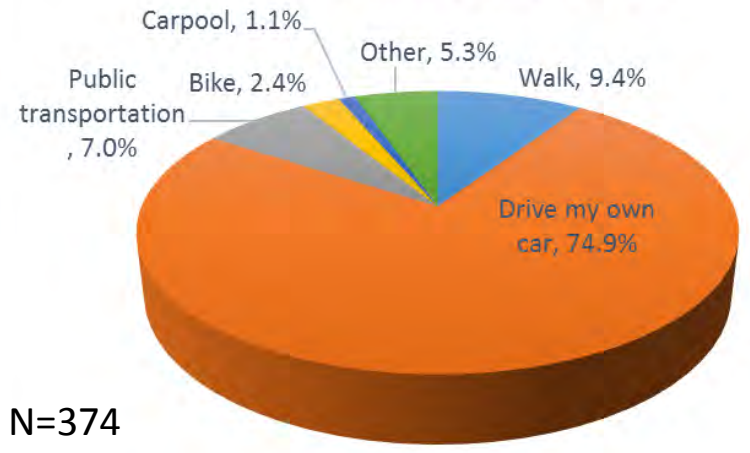
Transportation Mode – Slightly different among three county residents

| County | | Walk | Drive my own car | Public transportation | Bike | Carpool | Other | Total |
|---------|---|------|------------------|-----------------------|------|---------|-------|-------|
| Clinton | n | 1 | 47 | 1 | 1 | 1 | 1 | 52 |
| | % | 1.9 | 90.4 | 1.9 | 1.9 | 1.9 | 1.9 | 100.0 |
| Ingham | n | 31 | 176 | 24 | 8 | 3 | 16 | 258 |
| | % | 12.0 | 68.2 | 9.3 | 3.1 | 1.2 | 6.2 | 100.0 |
| Eaton | n | 3 | 57 | 1 | 0 | 0 | 3 | 64 |
| | % | 4.7 | 89.1 | 1.6 | 0.0 | 0.0 | 4.7 | 100.0 |
| Total | n | 35 | 280 | 26 | 9 | 4 | 20 | 374 |
| | % | 9.4 | 74.9 | 7.0 | 2.4 | 1.1 | 5.3 | 100.0 |



Transportation Mode

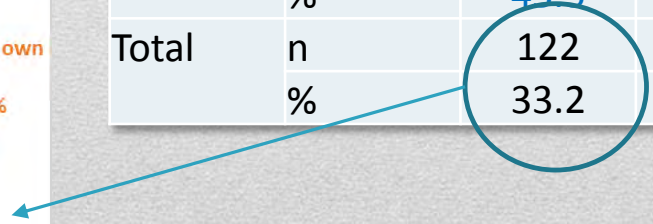
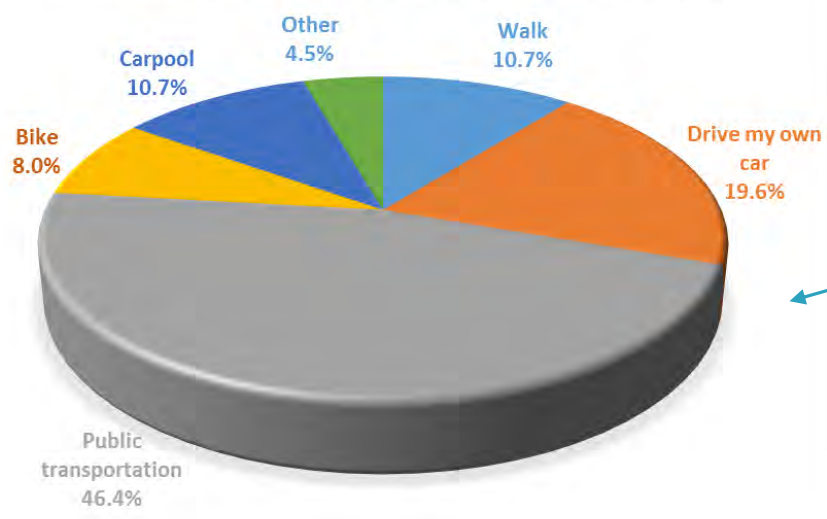
Current Transportation Mode



If there was another method of transpiration available to you to get and from work, would you like to change your transportation mode?

| County | | Yes, change | No, not change | Total |
|---------|---|-------------|----------------|-------|
| Clinton | n | 14 | 37 | 51 |
| | % | 27.5 | 72.5 | 100.0 |
| Ingham | n | 81 | 173 | 254 |
| | % | 31.9 | 68.1 | 100.0 |
| Eaton | n | 27 | 35 | 62 |
| | % | 43.5 | 56.5 | 100.0 |
| Total | n | 122 | 245 | 367 |
| | % | 33.2 | 66.8 | 100.0 |

TRANSPORTATION MODE TO USE IF AVAILABLE





Transportation Mode

If there was another method of transportation available to you to get and from work, would you continue to use your current transportation mode?

| Transportation Mode | | | Change Other Transportation Methods | | Total |
|--------------------------------|-----------------------|---|-------------------------------------|------------------------|-------|
| | | | Yes, I would change | No, I would not change | |
| Current Method | Walk | n | 13 | 22 | 35 |
| | | % | 37.1 | 62.9 | 100.0 |
| Transportation Used Most Often | Drive my own car | n | 87 | 187 | 274 |
| | | % | 31.8 | 68.2 | 100.0 |
| | Public transportation | n | 12 | 14 | 26 |
| | | % | 46.2 | 53.8 | 100.0 |
| | Bike | n | 2 | 7 | 9 |
| | | % | 22.2 | 77.8 | 100.0 |
| | Carpool | n | 3 | 1 | 4 |
| | | % | 75.0 | 25.0 | 100.0 |
| | Other | n | 4 | 13 | 17 |
| | | % | 23.5 | 76.5 | 100.0 |
| Total | n | | 121 | 244 | 365 |
| | % | | 33.2 | 66.8 | 100.0 |

- More people did not want to change their transportation modes.
- People using public transportation want to change their transportation modes.
 - About 55.6% of them want to “drive their own car.” – may be related to their incomes
- About 58.0% of the people driving their own cars want to change to “public transportation.”



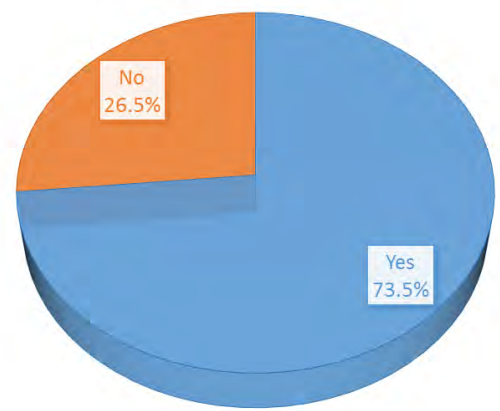


Fair Housing

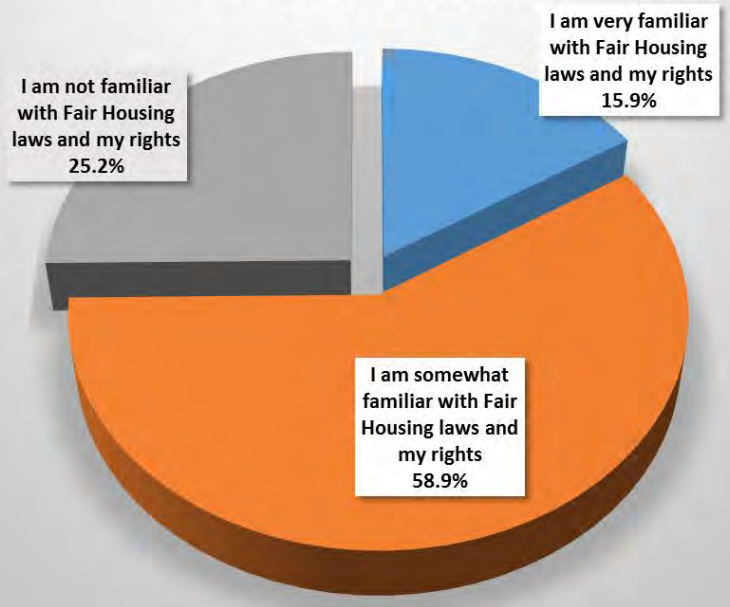


Fair Housing

HEARD OF FAIR HOUSING



How much do you know about Fair Housing Laws and Your Rights



Information Source of Fair Housing Laws and Rights

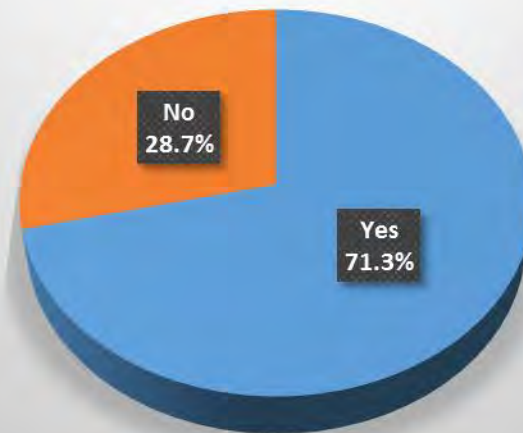
| Source | n | % |
|--|-----|-------|
| Federal or State Government Website | 63 | 12.0 |
| City or Township Government Website | 50 | 9.5 |
| Federal or State Governmen Office | 34 | 6.5 |
| Community Facilities | 89 | 17.0 |
| Others (non-profit organizations, etc) | 46 | 8.8 |
| Total | 525 | 100.0 |





Fair Housing

Heard of Fair Housing - Low-Income Residents (n=122)



Experience of Housing Discrimination

| Experience of Unfair Housing | Yes | | Total | |
|---|-----|------|-------|-----|
| | n | % | n | % |
| Financial discrimination by loan officers or mortgage brokers (Total responses) | 38 | 7.2 | 525 | 100 |
| Financial discrimination by loan officers or mortgage brokers (Low-income only) | 12 | 9.8 | 122 | 100 |
| Rental housing discrimination (Total) | 45 | 8.6 | 525 | 100 |
| Rental housing discrimination (Low-income only) | 19 | 15.7 | 121 | 100 |
| Rental housing discrimination (Renters only) | 23 | 11.2 | 205 | 100 |
| Rental housing discrimination (Students only) | 17 | 9.1 | 187 | 100 |
| NIMBY | 73 | 13.9 | 525 | 100 |

More percentages of low-income residents, renters, or students experience some type of discriminations.





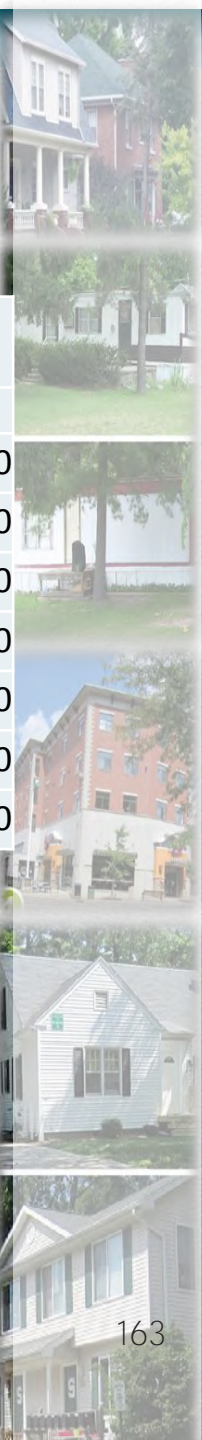
Fair Housing

Groups having benefits from Fair Housing Policies

| Groups having some or great benefits from Fair Housing Policies | Great benefit | | Some benefit | | No benefit | | Don't know | | Total | |
|---|---------------|------|--------------|------|------------|------|------------|------|-------|-------|
| | n | % | n | % | n | % | n | % | n | % |
| Low-income families | 116 | 23.9 | 171 | 35.2 | 21 | 4.3 | 178 | 36.6 | 486 | 100.0 |
| Minorities | 108 | 22.3 | 171 | 35.3 | 18 | 3.7 | 187 | 38.6 | 484 | 100.0 |
| Disabled persons | 106 | 21.9 | 170 | 35.1 | 24 | 4.9 | 185 | 38.1 | 485 | 100.0 |
| Refugees | 87 | 18.0 | 124 | 25.7 | 24 | 5.0 | 28 | 5.8 | 483 | 100.0 |
| Families with children | 71 | 14.7 | 177 | 36.6 | 37 | 7.7 | 198 | 41.0 | 483 | 100.0 |
| Non citizens | 64 | 13.4 | 100 | 20.9 | 39 | 8.1 | 276 | 57.6 | 479 | 100.0 |
| Lesbian, bisexual, gay, or transgendered persons | 40 | 8.5 | 104 | 22.2 | 53 | 11.3 | 272 | 58.0 | 469 | 100.0 |

Many respondents believed that fair housing policies can give benefits to:

- Low-income families
- Minorities
- Disabled persons
- Families with children





Energy-Efficient Housing



Energy Efficient Housing

Current Residence

| Tenure | Living in energy efficient houses | | | | | |
|--------|-----------------------------------|-------------|-----|-------|-------|-------|
| | Yes | | No | | Total | |
| | n | % | n | % | n | % |
| Owner | 51 | 16.3 | 261 | 83.7 | 312 | 100.0 |
| Renter | 13 | 5.5 | 222 | 94.5 | 235 | 100.0 |
| Other | 0 | 0.0 | 23 | 100.0 | 23 | 100.0 |
| Total | 64 | 11.2 | 506 | 88.8 | 570 | 100.0 |

UPGRADE TO ENERGY EFFICIENT RESIDENCE



Interested in upgrading your home to be energy-efficient residence

| | | | Upgrade Residence Energy Efficient | | Total |
|-----------------|---------------------------|---|------------------------------------|-------|--------|
| | | | Yes | No | |
| Senior vs Young | Seniors (60s or older) | n | 54 | 71 | 125 |
| | | % | 43.2% | 56.8% | 100.0% |
| | Younger (Younger than 60) | n | 225 | 145 | 370 |
| | | % | 60.8% | 39.2% | 100.0% |
| Total | | N | 279 | 216 | 495 |
| | | % | 56.4% | 43.6% | 100.0% |

| | | | Upgrade Residence Energy Efficient | | Total |
|----------------------|---------------|---|------------------------------------|-------|--------|
| | | | Yes | No | |
| Low-income vs others | Low-income | n | 69 | 50 | 119 |
| | | % | 58.0% | 42.0% | 100.0% |
| | Other incomes | n | 217 | 169 | 386 |
| | | % | 56.2% | 43.8% | 100.0% |
| Total | | n | 286 | 219 | 505 |
| | | % | 56.6% | 43.4% | 100.0% |

Younger residents > Seniors

Slightly higher
Low-income residents > Other incomes



Aging-In-Place & Health Impact



Aging in place

As you age, would you want to stay in the area you are living now?

- Owner vs. Renter: 61.2% vs 56.5%
- Low-income (n=64) vs. Others (n=248): 59.4% vs. 60.1%
- Seniors vs. Younger Residents: 76.0% vs. 48.6%

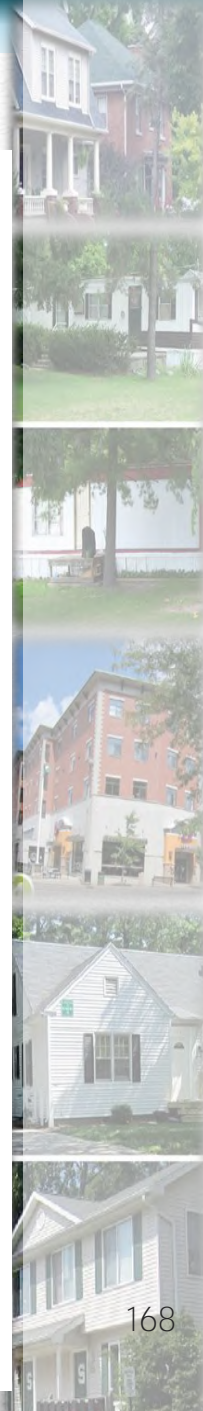
As you age would you prefer living?

- Owner: In my own house 83.3%,
In a retirement community or senior apartment 8.8%
- Renter: In my own residence 48.8%
In a retirement community or senior apartment 37.5%
- Low-income: In my own house 55.6%
With my grown-up children 11.1%
In a retirement community or senior apartment 30.2%
- Others: In my own house 78.5%
With my grown-up children 0.8%
In a retirement community or senior apartment 12.6%
- Seniors: In my own house 68.2%
With my grown-up children 2.3%
In a retirement community or senior apartment 24.0%
- Younger Residents: In my own house 77.8%
With my grown-up children 3.3%
In a retirement community or senior apartment 10.6%





Aging in place



Do you want to renovate your current home to stay during your aging?

- Owner: Yes, I would like to renovate my home 29.2%
No, I will stay in my home without renovating it 33.5%
- Renter: Yes, I would like to renovate my home 12.5%
No, I will stay in my home without renovating it 34.7%
I have not thought about it 37.5%

- Low-income: Yes, I would like to renovate my home 22.0%
No, I will stay in my home without renovating it 27.1%
I have not thought about it 33.9%
- Others: Yes, I would like to renovate my home 25.4%
No, I will stay in my home without renovating it 36.0%
I have not thought about it 19.5%

- Seniors: Yes, I would like to renovate my home 24.0%
No, I will stay in my home without renovating it 37.2%
I have not thought about it 22.3%
- Younger Residents: Yes, I would like to renovate my home 25.3%
No, I will stay in my home without renovating it 32.2%
I have not thought about it 22.4%



Health Impact from Unaffordable Housing

- Since moving into your current residence, have you had to use money that was meant to be used for healthcare (for example, visiting a doctor or dentist) and use it for housing expense instead?
 - Owner vs. **Renter**: 17.9% (51 out of 286) vs. **19.8%** (40 out of 202)
 - **Low-income** vs. Others: **34.7%** (42 out of 121) vs. 13.8% (54 out of 391)
 - Seniors vs. **Younger Residents**: 10.1% (13 out of 129) vs. **22.3%** (83 out of 372)
 - **Students** vs. Others: **25.3%** (46 out of 182) vs. 18.8% (96 out of 512)
- Since moving into your current residence, have you had any injuries or other health problem that you think might be linked to poor housing conditions, such as poor indoor air quality, mold, pests, inadequate heating or air conditioning system?
 - Owner vs. **Renter**: 8.7% (25 out of 286) vs. **20.3%** (41 out of 202)
 - **Low-income** vs. Others: **27.3%** (33 out of 121) vs. 9.2% (36 out of 391)
 - Seniors vs. **Younger Residents**: 9.3% (12 out of 129) vs. **14.2%** (53 out of 373)
 - **Students** vs. Others: **21.3%** (39 out of 183) vs. 13.5% (69 out of 512)

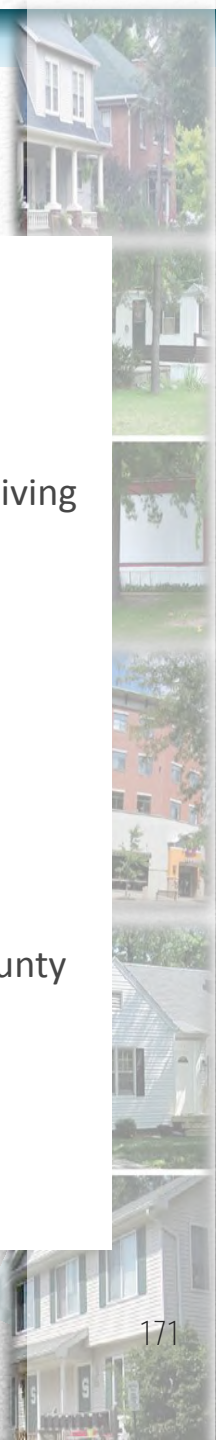




Summary and Conclusion



Summary

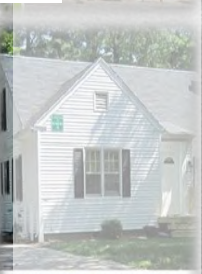
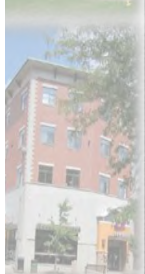
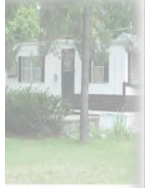



- **Housing Affordability**
 - More than 30% of respondents spent more than 30% of their income on housing costs.
 - They need to reduce this amount to have housing affordability.
 - Transportation costs affects their housing affordability when residents drive their cars, living in suburbs and working in different cities.
 - More study needed to link transportation costs to the housing affordability.
- **Fair Housing**
 - Need to promote fair housing law and rights
 - Use community facilities to promote this
 - Need to extend the beneficiary boundary
- **Mixed-use development:** Strong support from the areas, stronger support from Ingham County
- **Vacant units:** need some incentive to resolve the housing vacancy issue.
 - Not agreed to demolish the vacant units and convert into retails or commercial
 - Agreed to convert them into affordable housing units



Summary

- **Transportation:** Intend to change?
 - Public transportation vs. Driving my own car
- Interest in **energy-efficient houses:** Owners, low-income, younger residents are interested
- **Aging-in-place:** Owners, seniors, other income groups want to age in their current residences.
 - Housing renovation seems not directly inspire their aging in place
- **To improve regional housing affordability**
 - All these items should be considered in addition to the individual housing affordability





Evidence-Based Suggestions for Improving Individual and Regional Housing Affordability

Regional Affordable Housing Study Seminar
May 28th 2014, Kellogg Center

Presented by

Suk-Kyung Kim, Ph.D.

Assistant Professor, School of Planning, Design, & Construction
Michigan State University



Let's discuss about future directions and suggestions

- **What**
- **How**
- **When**

Quantity of Affordable Housing

For Owners

- Based on the censuses, interviews, and survey
 - More affordable housing units :=)
 - **Types:** single-family houses, townhouses, side attached, stacked rowhouses, or residential units in mixed-use buildings
 - **Acceptable:** smaller square footage (don't need to be a huge house), paying for upgrading to be energy-efficient, old houses but need to be well-maintained, higher density, and mixed-use zoning
 - **Interest in:** energy-efficiency, diverse types (or shapes) of their houses (does not need to be a single-family house), walkability or bikability
 - **Stronger needs:** safe neighborhood from crime, well-preserved natural environments, public transportation for low-income households or younger residents

What..

Quantity of Affordable Housing

For Renters

- Based on the censuses, interviews, and surveys
 - More affordable rental units :=)
 - Types: low-rise apartments, mid-rise apartments, single-family rental houses, townhouse, side attached, stacked rowhouse, or residential units in mixed-use buildings
 - Interest in: energy-efficiency, convenient parking availability, mixed-use development
 - Stronger need: safe neighborhood from crime, good interior floor plan, walkability or bikability, public transportation for renters, and rental license

What..



What

How

When

Quality of Affordable Housing

In our community.....

- We have a dominant housing type



Quality of Affordable Housing

In other communities

- There are different types of affordable housing



Churchill Homes,
Holyoke, MA

Quality of Affordable Housing

Churchill Homes, Holyoke, MA

- A National Association of Housing and Redevelopment Officials (NAHRO) award winner
- Producing High-quality Housing and Related Amenities for Low-income families or the elderly
- Located in Holyoke, MA
- Public (city's public housing authority) and private partnership.
- **The HOPE VI Program** was developed as a result of recommendations by National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: [physical improvements](#), [management improvements](#), and [social and community services to address resident needs](#).
- Noteworthy is the attempt, through planning and design, to make the homes blend in with those of higher-income surrounding neighborhoods (U.S. Department of Housing and Urban Development, web).

Quality of Affordable Housing

Churchill Homes, Holyoke, MA

- Mixed-income community: mix of homeowners and renters
- Mixed housing types: townhomes, stacked rowhouses, mid-rise apartments, etc.
- Energy-efficient homes: through PATH (Partnership for Advancing Technologies in Housing)
- Diverse floor plans for townhomes



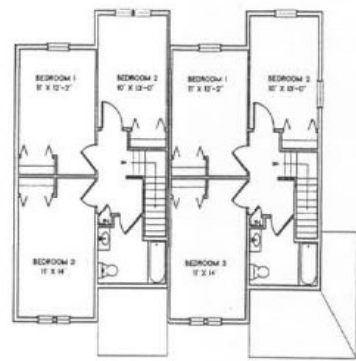


Photo by S Kim

3 BEDROOM DUPLEX UNIT



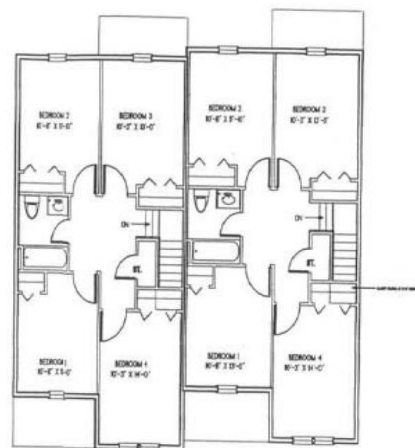
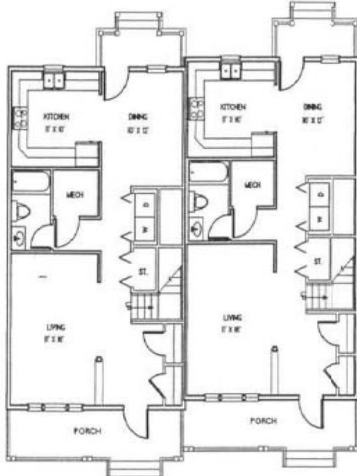
First Floor Plan



Second Floor Plan



4 BEDROOM DUPLEX UNIT



<http://www.livechurchillhomes.com/holyoke/churchill-homes/photos/>

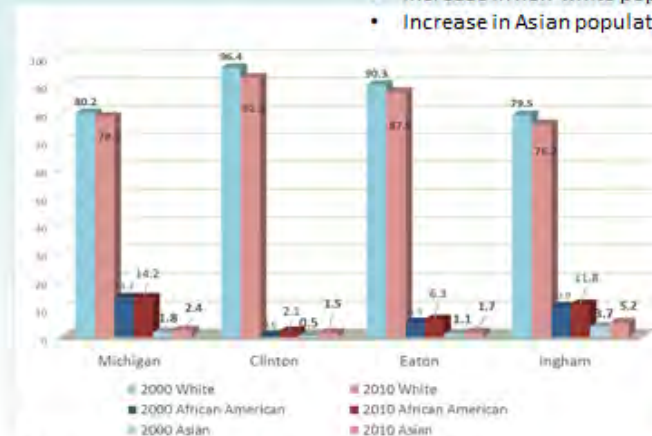
Quality of Affordable Housing

In our community.....

- Populations are getting more diverse
- Getting either younger or older

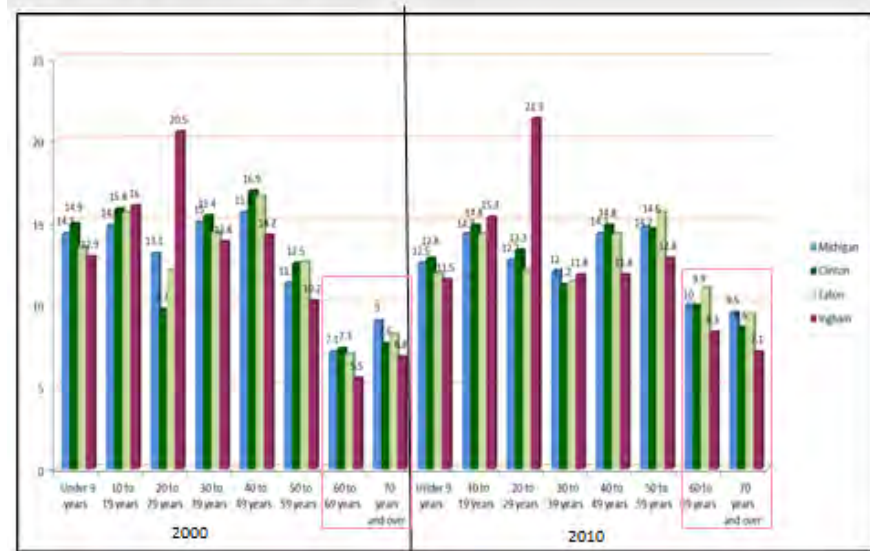
Demographic Characteristics: Race

- Increase in non-white population
- Increase in Asian population



Source: <http://factfinder2.census.gov/>
 DP-1: Profile of General Demographic Characteristics: 2000, Census 2000 SF 1 100-Percent Data
 DP-1: Profile of General Population and Housing Characteristics: 2010, 2010 Census SF 1

Demographic Profile

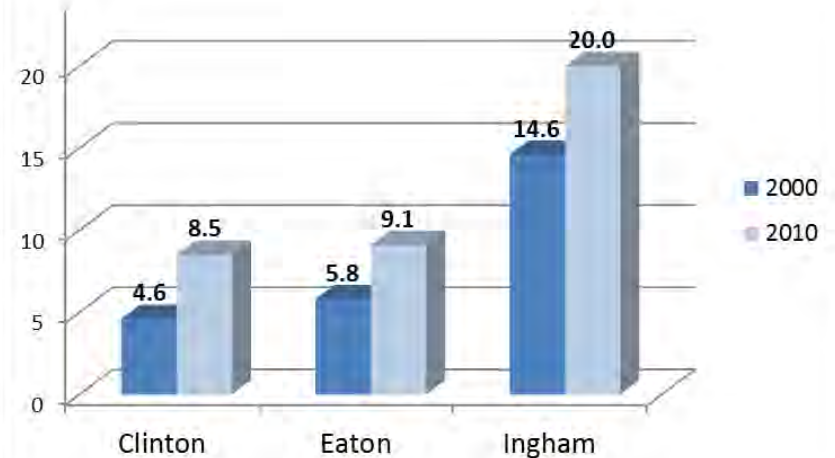


Quality of Affordable Housing

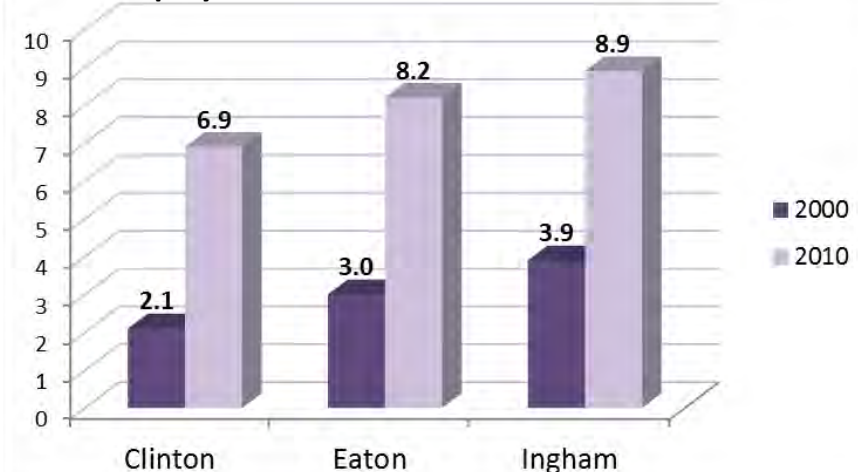
In our community.....

- Still, we have many low-income households
- Unemployment rates are staying or growing

All individuals for whom poverty status is determined



Unemployment rate



Source: <http://factfinder2.census.gov/>

[1] DP-3 Profile of Selected Economic Characteristics: 2000, Census 2000 Summary File 3 (SF 3) - Sample Data

[2] DP03 Selected Economic Characteristics, 2006-2010 American Community Survey 5-Year Estimates

Quality of Affordable Housing

In our community.....

- Vacant housing units are still existing
- Many houses are not well-maintained

Homeowner and Rental Vacancy Rate – At the County Level

- Between 2000 and 2010, homeowner vacancy rates increased.
 - In Ingham County, homeowner vacancy rate increased from 1.6% to 3.6%,
 - in Clinton County the rate increased from 1.0% to 2.0%, and
 - in Eaton County it increased from 1.3% to 2.6%.
- The rental vacancy rate
 - in Clinton County increased from 6.9% to 7.6% (+0.7%),
 - in Eaton County the rate stayed in 5.7%, and
 - in Ingham County the rate increased from 6.3% to 7.9% (+1.6%).
- However, these characteristics looks difference depending on cities and townships.
 - We need regional AND local market analysis for understanding housing profiles.





Quality of Affordable Housing

In our community.....

But.....

- We have good signs.....
- What kinds of good signs do we have?

**Vision for the community...
Design Charrette**

Quality of Affordable Housing

- **Need of a Variety of Housing Types emphasized for:**
 - For homeowners in their 60s and 70s
 - Empty-nesters/ Baby boomers / or the elderly
 - For homeowners in their 20s and 30s
 - Young professionals: college, healthcare providers, state government employees, or educators



Quality of Affordable Housing

More affordable housing needed for particular groups:

- Low-income renters with disabilities, children, or no regular income.
- Living-alone seniors
- Housing for underserved populations: low-income elderly, refugees, people living in shelters (i.e., homelessness, women suffering from domestic violence), veterans, etc.

Quality of Affordable Housing

For our community.....

Need more research, development, and planning efforts to provide quality affordable housing



1-bedroom unit including built-in furniture for low-income seniors
Designed by Kim and Fedoroff



Providing Quality Affordable Housing

Example solutions

Quality of Affordable Housing

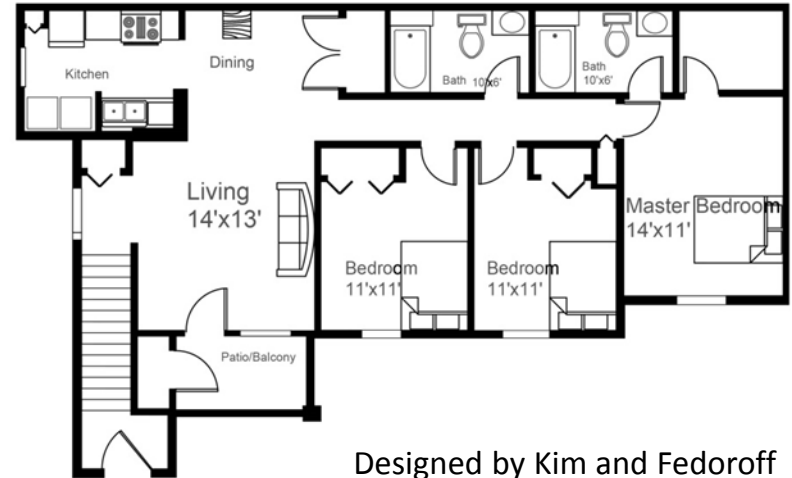
Example 1

- **Providing affordable rental housing units:** The rent prices have risen the past ten years. More international students than ever are coming to this region (i.e., East Lansing, Lansing, Bath, Meridian). They need affordable and good-quality rental units. To meet this need, I suggest two example solutions:
 - The vacant houses along the corridor can be refurbished for this population because they are close to the campus and on the bus route.
 - The second and third floors of the mixed-use buildings along the corridor can offer functional and efficient residential units for this population if they are vacant.

Quality of Affordable Housing

Example 2

- Rental units for multiple generations



Designed by Kim and Fedoroff

- Rental units for low-income seniors – 1 bedroom unit



Designed by Kim and Fedoroff

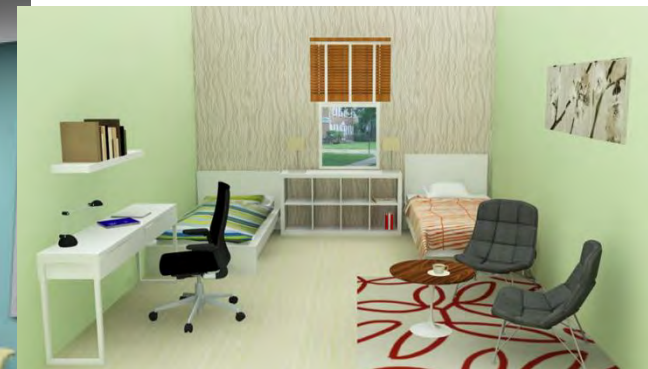
Quality of Affordable Housing

Example 3

- **Women's shelters: Providing "homes" for socioeconomically distressed people + Reducing vacancy**
- Downtown Lansing and East Lansing have been home to socioeconomically distressed people. For instance, there are several shelters for the homeless or for women surviving from domestic violence. This downtown area is expected to keep this function for the city and provide some transitional housing.
- Since the women's shelters are intended for children or babies, the shelter should be safe from any crime and clean for children. Women living in this shelter need common spaces for interactions with each other. They need more social support from other women and staff. Therefore, the shelters should offer a living room, a dining room, and a common space such as library. These temporary homes also need to have a space for children.
- Sometimes these homes offer classes and workshops that help the residents find permanent homes and jobs, and teach them how to raise their children. Therefore, a space for such gatherings is needed



Designed by Son & Kim



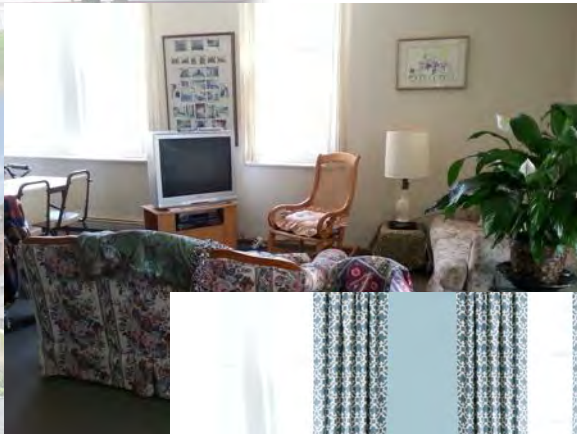
Designed by Yoo & Kim

Source: Kim, Lee, Son, & Yoo, Affordable Housing Options Along Grand River Avenue in East Lansing/Lansing, for World Class Community Project

Quality of Affordable Housing

Example 4

- Income-Based Properties: Amenity analysis
 - Well-designed and maintained outdoor amenities
 - Providing indoor amenities: exercise spaces, recreation spaces, business center, indoor gathering spaces





Need YOUR Help~!

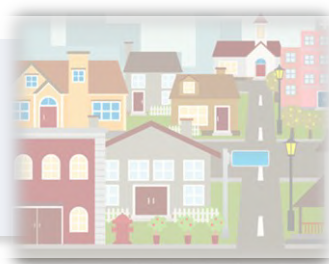


For Developers



- Establish or continue your partnership with local planners
- Consider local and adjacent contexts, not only focusing on the individual project
- Introduce new types of housing
 - Three-, or Four-Bedroom Rental Units for Low-Income Families
 - Housing Types (or residential units) popular in “the World Class Communities”
 - High-Tech Homes
 - Zero-Step Homes
 - Net-Zero Houses

For Planners



- Determine the priority of each housing related issue
- Identify the partners for making their plans come true
- Comprehensive plan needs to include more specific housing and community development plan
 - Which comes first?
 - Which could come together?
- Please utilize housing programs and services for their citizens



For Planners

To do so,

Please think about creating a

- **“Planning Process and Implementation Map”**

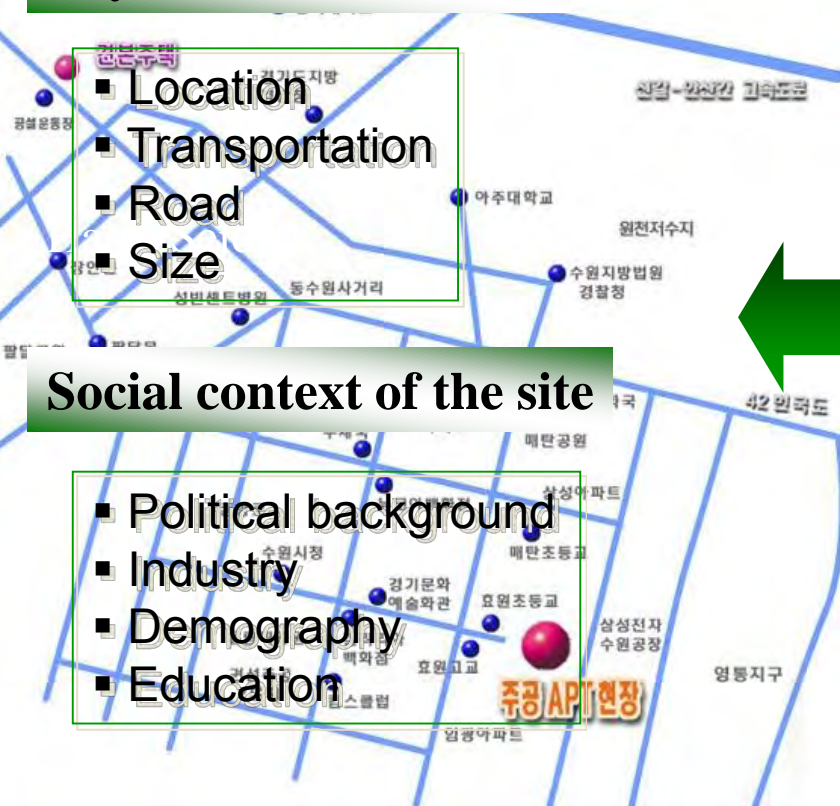
Community Development Project

Physical Environment

- Location
- Transportation
- Road
- Size

Social context of the site

- Political background
- Industry
- Demography
- Education



Example

Stage 1. Preparation for Design

1. Analysis

- Physical Environment
 - Site Context
 - Location, Transportation, Road
 - Size
- Social context of the site

2. Research & Survey

- Target Consumers
- Demographic characteristics
- Case study

Stage 2. Design Programming

1. Concept

2. Schematic Design

- Master plan, Unit plan
- Sketching, Plans and Elevation

3. Discussion

- Presentation

4. Final Decision

- of the Concept, Master plan, Unit plan,

Stage 3. Design & POE

1. Completion of Plans

- Mater plan, Unit plan, Interior Design, Furnishing, etc.

2. Modeling

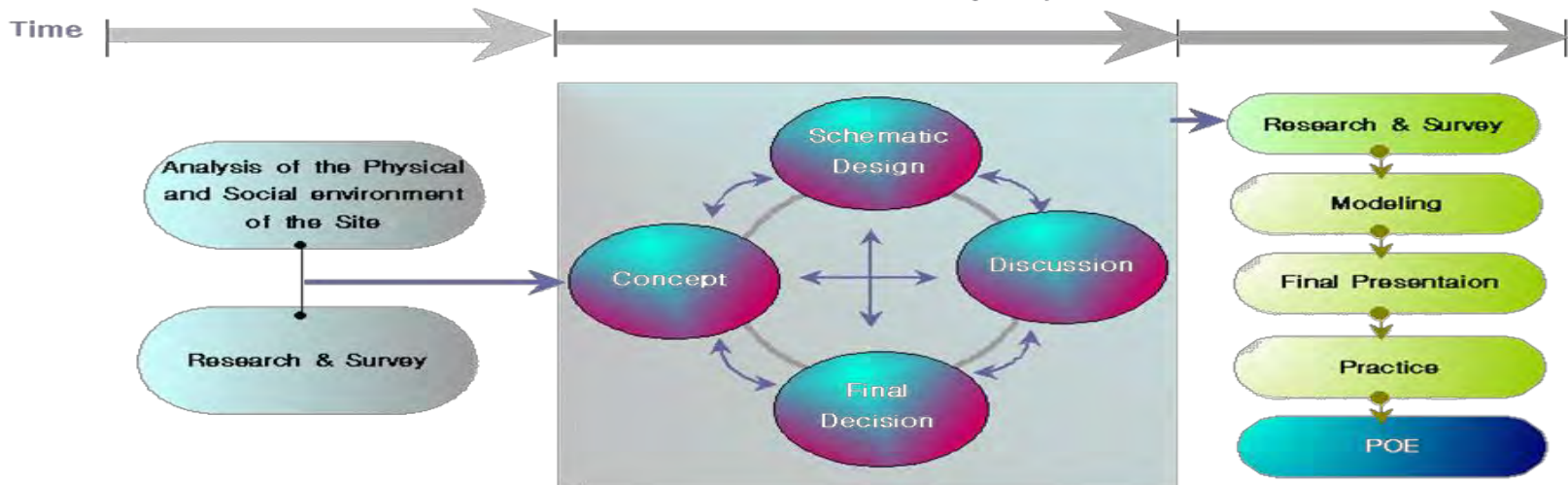
- 3D Modeling

3. Final Presentation

4. Practice

5. Postdesign

- Post Occupancy Evaluation



Example



Block 2

-

Block 4

-

Block 5

Construction & Post-Planning Evaluation





For Planners

Please establish or refine:

- **“Community’s Comprehensive Housing Plan”**



Community's Comprehensive Housing Plans

- Develop specific and practical items in the housing plan
- Develop new partnership to implement suggestions from the study
- Understand the current population's characteristics:
The seminar materials
(i.e., censuses, interviews, and survey findings)
- Work with developers and non-profit organizations to provide a variety of affordable housing types
- Consider awarding certain incentives to energy efficient housing development

Examples of Housing Contents in Comprehensive Plans

- Ingham County - ??
- Eaton County:

- The Eaton County Master Plan has a “Community Profile” containing housing information (pgs.17-19). This information includes existing conditions such as housing occupancy, tenure, stock, and cost. Below are some excerpts from this section, summarizing the housing conditions in Eaton County:
- The Eaton County Master Plan has a second housing section (pgs. 117- 121). This section identifies housing programs in Eaton County, such as the Rehabilitation program that works to upgrade single-family, owner-occupied homes of very low to low income households and the Emergency Repair Program that helps to repair single-family, owner-occupied homes of very low to low income households. This section identifies other services such as the Eaton County Housing and Shelter Continuum of Care Committee (CoC) and the Housing Services for Eaton County (HSEC). These organizations help to address immediate and long term needs regarding housing by offering emergency shelter as well as resources to receive subsidized housing, vouchers, down payment assistance, and foreclose prevention counseling. This section also addresses senior housing.
- Finally, the Eaton County Master Plan identifies the Housing Goals and Objective for the entire county. Below is an excerpt (pg. 121-122)

| Housing Goal & Objectives | |
|--|--|
| GOAL: Provide a variety of housing types and available housing services to all residents of Eaton County. | |
| Objective 1. | Allow for a mix of housing types to provide safe, affordable housing for all County residents. |
| Task 1. | Continue to promote and utilize the services offered by Eaton County, Housing Services for Eaton County, Habitat for Humanity, Eaton County Housing and Continuum of Care, SIREN / Eaton Shelter and other agencies encouraging affordable housing alternatives. |
| Task 2. | Determine whether the low-cost rental housing supply is sufficient to meet the needs of County residents by updating the County's Housing Market Study. |
| Task 3. | Evaluate the potential need for additional senior housing facilities, and identify them in the Housing Market Study. |
| Task 4. | Continue to participate collaborate with the Eaton County Housing and Shelter Continuum of Care Committee to address the housing and shelter needs for the households of limited resources in Eaton County. |
| Task 5. | Evaluate the Eaton County Zoning Ordinance to recognize potential amendments to assure that a variety of housing types are available in each area of the County. |
| Objective 2. | Continue to support home repair program activities for low and moderate-income families. |
| Task 1. | Seek additional funding opportunities for current programming and new program opportunities. |
| Task 2. | Provide continuing support to the Eaton County home repair Housing Program. |
| Objective 3. | Continue to allow incentives for cluster housing developments in proximity to existing utilities. |
| Task 1. | Evaluate the Eaton County Zoning Ordinance to recognize potential amendments to assure that cluster housing developments are allowed in the various areas of the County where existing utilities are found or can be easily extended. |
| Task 2. | Evaluate the incentives offered for cluster housing developments to keep these incentives up-to-date. |

Examples of Housing Contents in Comprehensive Plans

- **Clinton County:** The plan does not designated a category strictly to housing in the goals sections. However, housing issues are present within “Goal #2: Quality of Life”. The right content is an excerpt (pg.17) that shows how housing is integrated into the objectives for achieving a better quality of life:
 - The planning document for Clinton County also gives a brief overview of the existing housing conditions at the time the plan was drafted.

Goal #2: Quality of Life

Promote and maintain a high quality of life for current and future residents of the County.

Objective 1

Manage growth in the County to ensure development is compatible with township development plans and promote the phasing of high impact development to minimize its effects.

Objective 2

Encourage a variety of housing styles and types to accommodate a wider range of housing preferences, income levels and household types (singles, seniors, empty-nesters) in mixed-use and cluster developments.

Objective 3

Ensure compatibility between new development and existing development.

Objective 4

Preserve, protect, and educate on valued cultural and historical resources.

Objective 5

Continue to enhance the visual appearance of the County through zoning regulations and site plan review standards for setbacks, signs, landscaping, lighting, etc.

Objective 6

Create and sustain the diverse sense of place and community throughout the County.

Examples of Housing Contents in Comprehensive Plans

- **City of DeWitt:**
- **Title of Planning Document:** City of DeWitt Master Plan
- **Housing Components:** The fourth chapter in the planning document, titled *Strategy, Policy and Snapshot for Specific Major Resources*, includes a housing section (section 4-3). This chapter incorporates a “Housing Snapshot”. Also, the planning document includes “Housing Implementation Strategies”. Excerpts of the housing components are provided below for review.
- **Bath Charter Township**
- **Title of Planning Document:** 2009 Comprehensive Development Plan
- **Housing Components:** The planning document for Bath Charter Township includes ten driving principles. Two of these principles are directly related to housing. The two principles are provided below for review:

5. Provide Diverse Housing Types and Opportunities ↗

Township Activity Center, Marsh Road/I-69 Interchange

The existing and future land use pattern, as described within this document, recommends a wide range of residential densities and housing types to accommodate the diverse demographic demand for living space. The Township Activity Center provides for small lot size single family areas as well as medium to high density multiple housing sites. The south Chandler Road corridor area concentrates a student housing community with commercial services thereby limiting further development and reducing vehicle trips, the Marsh Road Interchange area provides for a mixture of land uses which include single family to multiple family housing types and commercial services for the community and the region. To promote connectivity and walkability between and within these neighborhoods, this Plan recommends the development and implementation of a Sidewalk and Pedestrian Pathway Master Plan.

6. Build Center of Concentrated Mixed Uses ↗

Township Activity Center

One definition of an appealing community with an emphasis on quality of life issues is the goal of developing a convenient mix of land uses that meet the daily needs of people...housing, schools, stores, services, and amenities. This document sets forth an agenda for action which emphasizes this concentrated mixture of land uses in the previously mentioned Township Activity Center (TAC) strategy. The TAC envisions a mixture of residential, commercial, office, governmental, educational, and infrastructure which focuses more intense development within a smaller geographic area, with good vehicular and pedestrian access and which begins to define a sense of place for the community.

Examples of Housing Contents in Comprehensive Plans

- **City of Lansing**

- **Title of Planning Document:** Design Lansing Comprehensive Plan

- **Housing Components:** The planning document includes a “Neighborhoods” chapter; in this chapter, the top housing priorities are cited. Below are excerpts regarding housing components within this planning document

- **City of East Lansing**

- **Title of Planning Document:** 2006 Big Picture Comprehensive Plan

- **Housing Components:** No specific section of the East Lansing planning document is devoted to housing; however, housing is a consideration throughout the document. The plan divides East Lansing into 8 planning areas and each area has its own discussion of housing conditions.

- The “Future Scenes” chapter of the East Lansing planning document identifies objectives, some of which are directly related to housing. For example, on page 113, an objective states: “To increase the appeal of homes through the promotion of home improvement assistance and redevelopment programs.” Other objectives call for promoting the conversion of rental to own-occupied (pg.115), improving student housing (pg.119), promoting downtown housing (pg.119), creating more senior housing opportunities (pg.120), reducing housing costs (pg. 120), and a revision of zoning to allow for more mixed-use development (pg.126). Each objective has corresponding actions that are recommended for implementation.

PLAN RECOMMENDATION: STRENGTHEN EXISTING NEIGHBORHOODS.

Housing Reinvestment

All neighborhoods—especially older neighborhoods—need continuous reinvestment to remain strong. While most owners, whether they are occupants or landlords, make these investments as a matter of course, others need the impetus of a strong code enforcement program and/or financial assistance with maintenance and repairs. The City can intervene where disinvestment has made inroads on neighborhood stability by working in collaboration with non-profit and neighborhood groups to develop plans for neighborhood improvement. These plans may need to address a range of issues that go beyond physical improvements: for example, building the capacity of neighborhood organizations, community policing, and/or programs for youth and the unemployed.

One key aspect to preserving neighborhoods is the preservation of the architecture that contributes to each neighborhood’s particular character. Lansing has a number of pre-World War II neighborhoods that have a distinct sense of place that is worthy of preservation. While individual homes and structures within these neighborhoods may not stand out as architectural gems, together these structures create a unified whole that contributes to the quality of the neighborhood. Policies and programs which encourage the preservation of the community’s architecture should be promoted, and investment in existing building stock encouraged.

Housing Demand

To encourage reinvestment in existing neighborhoods, Lansing will need to work to attract new residents and increase housing demand. As noted above (Priority Issues, Opportunities), the growth in non-traditional households who prefer the diversity and convenience of urban living is a trend Lansing can capitalize on in marketing the livability and placemaking assets of mixed-use districts and older, near-downtown neighborhoods. Lansing can also capitalize on another demographic trend—the aging of the Baby Boom generation—by pursuing development regulations and financial assistance programs that allow seniors to “age in place” by retrofitting homes to accommodate decreased mobility and/or adding an accessory dwelling unit to generate income or house a caregiver.

Design Lansing also recommends working with existing education and health care institutions, and State government, to encourage the creation of employer-assisted housing programs that offer incentives for the purchase of homes within walking/cycling distance of work. Local lenders can also be encouraged to consider offering location-efficient (or green) mortgages that recognize the household savings (and increased disposable income) made possible by not having to own a car to meet transportation needs. In addition, low-interest loans for urban pioneering/sweat equity programs might be considered to encourage home ownership and rehabilitation in targeted neighborhoods.

Examples of Housing Contents in Comprehensive Plans

- **City of Williamston**

- **Title of Planning Document:** 2006 Master Plan
- **Housing Components:** Williamston identified the diversity of the housing stock as a strength, but also concluded in the summary of the housing assessment that continued diversity needs to be a feature of future development. The type of diversity that needs to be addressed in the future attends to specific housing buyers, such as dual income families without children or empty nesters. The ultimate goal is to retain the existing population while attracting new residents.
- On pg. 39-43, the charts feature portions of the housing assessment, which focused on housing types, age of the housing stock, and occupancy.

- **City of Mason**

- **Housing Components:** Residential development is identified as one of the major categories for goals and objectives. The following excerpt (Section 2-4) expresses the main concerns in the city of Mason and the objectives for implementation:

Residential Development

Mason is a very attractive place to live for those seeking a small town and rural environment, and excellent regional access to near and distant employment, retail, and cultural centers. Both rural and urban residential lifestyles are readily available in the City and additional rural lifestyles are plentiful in the surrounding townships. The available public sewer and water in the City provides opportunities for varying housing densities and lifestyles, and housing that addresses the varying economic and family structure conditions of current and future residents. It is the desire of the City to provide a mixed-use pattern of housing, with alternative housing options throughout all residential areas, and encourage a cohesive and integrated residential population. All housing should provide adequate open space and yard areas and be compatible with surrounding land use conditions. However, creative planning for clustered housing may provide such open spaces in non-traditional patterns.

GOAL: Establish a residential environment that recognizes the varied economic and family structure conditions of current and future residents and affords persons and families with healthy and stable surroundings that nurture personal growth.

Examples of Housing Contents in Comprehensive Plans

- **Meridian Charter Township**
- **Housing Components:** Chapter 4 (pgs.43-56) of Meridian Chart Township’s planning document is a “Housing Analysis”. This chapter features housing characteristics, types of housing, data on occupancy, housing stock age and conditions, housing values and affordability, and information on future residential development.





Regional Housing Programs and Services

- Please use available resources offered by MSHDA, HUD, etc.
- http://www.michigan.gov/mshda/0,4641,7-141-49317_50737---,00.html



Human Resource

- Planning Staff Assigned: To Handle housing and community development issues
- Tri-County Regional Planning Commission: Housing Planner
- Tri-County Regional Planning Service Office

Education and Outreach

- Website Information

HOUSING PROGRAMS AND SERVICES IN THE INTERNET

| County | City | Website URL | Housing Programs and Services |
|---------|---------------|---|-------------------------------|
| Clinton | Bath Township | http://www.bathtownship.us/ | |
| Clinton | DelWitt | http://www.delwittmi.org/ | |
| Clinton | Howell | http://www.howellmi.com/ | |
| Clinton | St. Johns | http://www.ci.stjohns.mi.us/ | |

Hard to find out information in the city's, township's, or county's websites

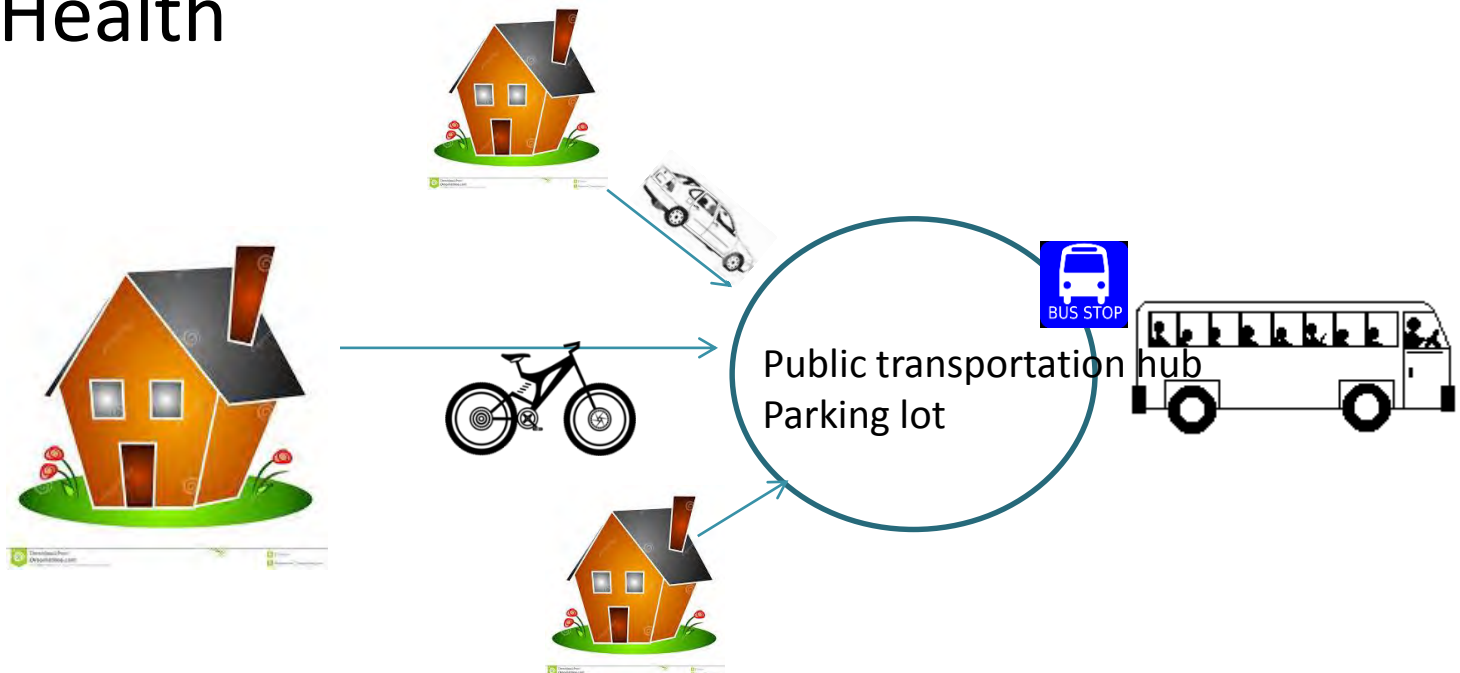
| County | City | Website URL | Housing Programs and Services | | | | | | | | | | | | | | | | |
|--------|--------------|---|-------------------------------|------|------|-------|----------------|---------------|-----|------|-------|----------------|----------------|-----|------|-------|----------------|------------|--|
| | | | Ingham County | | | | | Easton County | | | | | Clinton County | | | | | | |
| | | | Admin | HUD | MSHA | Other | Public Housing | Room House | HUD | MSHA | Other | Public Housing | Room House | HUD | MSHA | Other | Public Housing | Room House | |
| Easton | Grand Ledge | http://www.grandledge.com/ | | | | | | | | | | | | | | | | | |
| Easton | Porterville | http://www.porterville.com/ | | | | | | | | | | | | | | | | | |
| Ingham | East Lansing | http://www.eastlansing.com/ | | | | | | | | | | | | | | | | | |
| | | | Developments | 19 | 24 | 4 | 8 | 7 | 4 | 30 | 3 | 1 | 14 | 1 | 2 | 0 | 1 | 6 | |
| | | | Units | | | | | | | | | | | | | | | | |
| | | | Family Units | 1127 | 1074 | 864 | 550 | 188 | 0 | 246 | 312 | 24 | 473 | 178 | 174 | 0 | 30 | 134 | |
| | | | Elderly Units | 725 | 1255 | 90 | 317 | 98 | 281 | 316 | 90 | 0 | 40 | 0 | 82 | 0 | 0 | 18 | |
| | | | Total Units | 1852 | 2329 | 954 | 867 | 286 | 281 | 562 | 403 | 24 | 513 | 178 | 256 | 0 | 30 | 152 | |
| | | | Program Units | | | | | | | | | | | | | | | | |
| | | | Barrier Free | 138 | 84 | 0 | 0 | 1 | 72 | 34 | 0 | 1 | 13 | 12 | 0 | 0 | 0 | 3 | |
| | | | Market Rate | 865 | 478 | 0 | 0 | 0 | 0 | 44 | 0 | 0 | 0 | 0 | 61 | 0 | 0 | 0 | |
| | | | Section 8 | 3200 | 881 | 0 | 0 | 0 | 688 | 458 | 0 | 0 | 288 | 120 | 0 | 0 | 0 | 0 | |
| | | | Section 236 | 858 | 211 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | Section 202 | 43 | 0 | 0 | 0 | 0 | 51 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | R/S | 158 | 144 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | LHFC | 922 | 166 | 554 | 0 | 16 | 0 | 526 | 402 | 0 | 76 | 0 | 107 | 0 | 0 | 52 | |
| | | | Section 223(d) | 56 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | Special Housing | 30 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | MSHDA | 0 | 574 | 0 | 0 | 0 | 0 | 321 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | MSHDA-LHFC | 0 | 487 | 0 | 0 | 0 | 0 | 158 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | |
| | | | Public Housing | 0 | 0 | 0 | 877 | 0 | 0 | 0 | 0 | 24 | 0 | 0 | 0 | 0 | 32 | 0 | |
| | | | Section 515 | 0 | 0 | 0 | 165 | 0 | 0 | 0 | 0 | 0 | 345 | 0 | 0 | 0 | 0 | 1 | |
| | | | ARP | 0 | 0 | 0 | 0 | 115 | 0 | 0 | 0 | 0 | 119 | 0 | 0 | 0 | 0 | 136 | |

Created by S. Kim based on http://www.mshda.info/housing_locator

- Homeowners or renters need to attend educational seminars: fair housing, etc.

Other Issues

- Density – compact development
- Walkability
- Public Transportation
- Food Systems
- Health



State Level

- Facilitate local municipalities to apply for the funding from MSHDA, State, and Federal Programs
 - Income-based housing
 - Mixed-use development including low-income units

Encourage local municipalities to use the resources

```
graph TD; A[MSHDA or HUD Programs] --> B[Local Municipalities];
```

MSHDA or HUD Programs

Local Municipalities

Tri-County Region

- Comprehensive Housing Plan!!!



Summary:

Issues to be Addressed in Fair-Affordable Comprehensive Plan

| Census and American Community Survey | Clinton | Ingham | Eaton | Strong need |
|--|-----------|-----------|-----------|--|
| Aging population | Strong | Mild | Strong | Housing for senior owners or renters |
| Younger residents | Mild | Strong | Mild | Housing for younger residents |
| Population under the poverty level | 8.5% | 20.0% | 9.1% | Need more affordable housing |
| Household with no vehicle available | 3.6% | 8.3% | 5.0% | Need more walkable, bikable environment, and public transportation |
| Vacancy rate | 6.3% | 8.3% | 7.6% | Need incentives to reduce vacant units |
| Median housing value of owner-occupied units | \$167,700 | \$137,900 | \$152,700 | Although the Ingham County has lower housing value, the affordability was worse. |
| Gross rent | \$746 | \$726 | \$714 | Need more affordable rental units for three counties |
| Age of housing | Newer | Old | Old | Need more maintenance related support, rehabilitation home funds. |

Summary:

Issues to be Addressed in Fair-Affordable Comprehensive Plan

| From the survey | Clinton | Ingham | Eaton | Strong need |
|----------------------------|---------|--------|-------|--|
| Current walkability | 3.8% | 15.1% | 4.7% | (Walking + Biking): Other two counties need to improve the percentages of People to walk |
| Public transportation need | 27.5% | 31.9% | 43.5% | Strong need in public transportation in Eaton and Ingham County |
| Single-family housing | 60.9% | 34.7% | 54.1% | Still strong need for single-family housing |
| Diverse types of housing | 39.1% | 65.3% | 45.9% | 100%-(single-family housing need)% |
| Mixed-use development | 30.2% | 43.9% | 34.0% | Ingham County residents more interested in mixed-use development |





Thank

You

!!