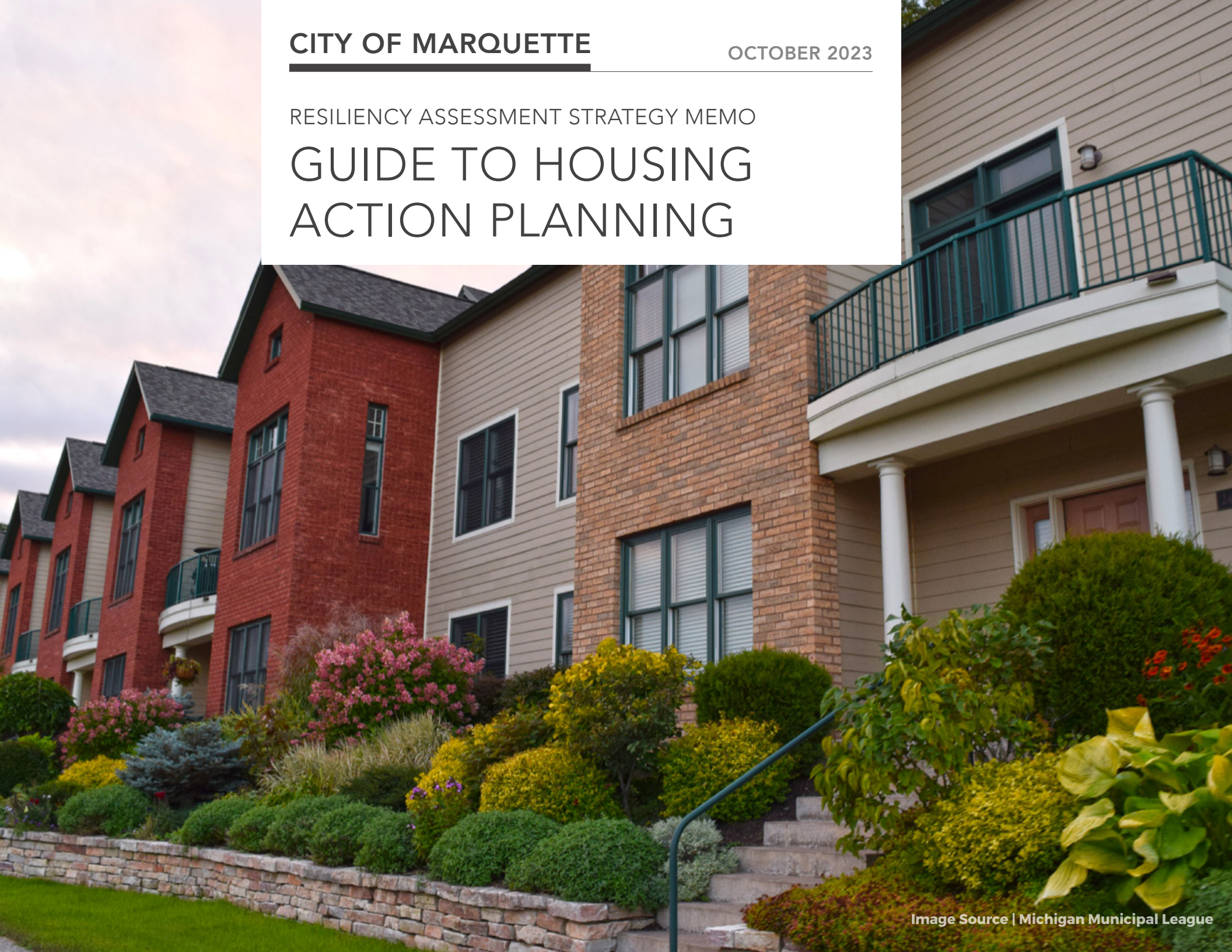


RESILIENCY ASSESSMENT STRATEGY MEMO

GUIDE TO HOUSING ACTION PLANNING



DEFINING THE CHALLENGE

Michigan's Upper Peninsula (UP) is a haven of nearly untouched wilderness that offers an exquisite natural setting, access to unique outdoor recreation experiences, and tight-knit communities. Its largest city, Marquette, is nestled in a bay on the southern edge of the largest freshwater lake in the world, Lake Superior. While this UP hub offers pristine waterfront access and a host of local amenities, its far northern location presents several factors that put the city at risk.

Marquette is home to two of the region's largest employers: Northern Michigan University and UP Health, attracting a significant portion of the city's population. The students and employees associated with these major institutions represent a wide range of ages and life stages who seek diverse, attainable housing options, ranging from rentals to starter houses to forever homes. In addition to hosting the area's major employers, the city holds appeal for tourists interested in a range of activities by offering brilliant experiences in all four seasons. With an average snowfall of 200 inches in the winter and an average high of 75F in the summer, people from all around the world embark on seasonal pilgrimages to Marquette. This ebb and flow of tourism throughout the year lend itself to a demand for rentals and second homes, adding pressure to an already tight housing supply.

In recent years, rent has risen beyond what the average Marquette resident can afford. Simultaneously, demand for housing exceeds the existing supply, and new housing development has stalled. Housing construction has lagged significantly due to several factors, including location-based supply challenges, barriers to development, cost, and neighborhood opposition to specific types of development. While its remote location has long presented interesting challenges regarding material access, shipping times, and contractor availability, the global COVID-19 pandemic increased these problems exponentially due to supply chain interruptions. Construction costs skyrocketed around the globe as production was shut down, affecting developers, contractors, and most importantly – people who need housing.



Downtown Marquette, Gary Meulemans

In short, Marquette is in the middle of a housing crisis.

We know housing construction has not kept up with demand over the years leading to pent up demand. In addition, insufficient housing supply and stalled development don't only affect those seeking to purchase a home; these trends also affect the local economy, workforce, and future of Marquette neighborhoods. When people can't find the housing they need, businesses struggle to attract and retain employees. Families who are forced to move further from work, school, or other resources may leave Marquette altogether rather than face long commutes and higher costs of living. These people are young professionals recently graduating from the local university, families moving to work at UP Health, second generations moving back to support their parents, legacy residents who can no longer maintain their homes and need to downsize, and many others whose unique life paths have led them north. Through several key actions, the City and community members can turn the tide while retaining Marquette's unique and much loved neighborhood character, walkable streets, and UP charm.



I'm a graduate student at Northern Michigan University and am looking for off-campus housing.



My family just moved here so my dad could work at UP Health Systems. We are looking for a home close to work.



Our family is expanding and grandma is moving in with us! We need a bigger home for all these people.



We are looking for a starter home. Having grown up in Marquette, we want to stay in the city close to family.

BUILDING FROM EXISTING PLANS

In 2021, The City of Marquette Ad-Hoc Housing Committee released a [report](#) of major findings to better understand the housing affordability dilemma the city is facing. Marquette County also released a series of [Community Health Needs Assessments](#) and a [Housing Assessment](#), all of which provide a regional overview of housing in the UP and Marquette's situation in comparison with other UP cities. These reports set a strong foundation for a future housing action plan. A future housing action plan should include several key components to strengthen opportunities for implementation. More detail on these components is provided on the following pages.

Communication Strategies

- Conduct a public engagement process to identify what the community sees as major priorities, program needs, and vision for future housing in Marquette. Community members have varied responses to what new housing should look like, where it should go, and who it should serve. This means the decision-making behind any future housing improvements and development should be clear. To help explain the reasoning behind proposals and city policies, they should be able to directly pull from engagement data, census data, community plans, and other sources to quickly and concisely convey the decision-making process. This will also provide an opportunity to educate the public about the state of housing and the available programming for housing in Marquette.

Funding Strategies

- The assessments identified several strong partners for housing action and implementation. Take it one step further and specify the funding opportunities available for the different types of housing development along with potential partners to obtain said funding.

Policy and Development Strategies

- Document the numbers. For homeless individuals in Marquette, how many beds are available on a regular basis through shelters, transitional or permanent supportive housing? What are the needs for veterans, disabled, youth aging out of foster care, and senior populations? Exactly how many low-income households are there?
- Document and report the performance of housing assistance programs accessible to Marquette residents including downpayment assistance and housing choice vouchers.
- Forecast housing needs and document specific housing production and preservation targets for the long term.
- Forecast population trends over the next 10 years and identify if the population is growing or shrinking.
- Conduct research to determine if homestay and vacation rental short-term rentals are equally or unequally distributed in the certain geographic pockets of the city to determine if any future zoning updates would be needed.

- Identify all vacant buildings and underdeveloped land in the city limits including those that are currently zoned for housing or commercial.
- Show the history of housing development, sharing that all types of housing were permitted when Marquette was first founded but as the car became dominant and with the post-war housing boom, single-family exclusive developments have become predominant.
- Identify affordable housing units that are expiring or nearing expiration to determine those who may be at risk of being displaced. Many times developments that are created using sources such as Low Income Housing Tax Credits (LIHTC) turn market rate once their tax-benefit runs out, displacing current residents.
- Show the development pipeline number of properties that are contracted to close, in progress, or are completed.

Promote a Regional Approach

- The city cannot do all of the recommendations in this plan and shouldn't be primary on all of them. Be explicit about the responsibilities and partnerships that are required to form.
- Consider expanding the role of the Marquette Housing Commission to be a public oversight board for the housing plan. Members of the Climate Adaptation Task Force, Lake Superior Partnership Housing Roundtable, and the Ad-Hoc Advisory Committee could be future sources for commission members to ensure alignment between regional initiatives and the City.

COMMUNICATION STRATEGIES

A robust housing strategy is a cornerstone of strong neighborhoods. However, without effective communication, proposals to expand housing can meet significant opposition at public meetings. A substantial source of this opposition lies in misunderstandings about the market, the development process, the City's role, and housing basics. A strong communication plan can help the City navigate these challenges and build public trust. The intersections of housing, public transit, economic growth and development, city infrastructure, and environmental protection can guide meaningful dialogues with residents. This holistic approach can guide conversations with residents and enhance understanding of the need for additional housing to support the future health of Marquette.

Guiding Principles

The following Guiding Principles will help Marquette communicate the importance of housing development in the city:



Data-Driven: When communicated effectively, data can enhance transparency and tell a clear and compelling story. Use metrics and projections to illustrate historic, present, and future housing conditions. Present quantifiable data such as available housing options, affordability, income ratios, and number of available units.

- Ensure metrics capture city demographics, housing supply by type (single family, multifamily, etc.), affordability, and by housing tenure (rent or own).
- Illustrate how market rate development alone is not meeting demand and what factors may be contributing.
- Identify how the project or proposed changes are meeting market demand.
- Visually compare the housing types needed, the housing types supplied, and the housing types of most interest to community members.
- Communicate how the city and/or developer is responding to public feedback.



Mission-Focused: It is also important to clearly identify the City's priorities, the vision for the future, and the process and resources needed to achieve that vision. Focus on where Marquette needs to go, rather than where it has been. It is important to revisit the past for context and historical insight, but effective change can be found when looking forward to what is possible for the future.



Community-Based Values: Housing data should tie back to comments heard during engagement. It is important to understand and acknowledge community values in a housing strategy because often what people spend their energy and time commenting on directly relates to the data and best practices which inform development choices, especially development choices related to affordable housing and diverse housing choices.

- Share and celebrate the character of neighborhoods beyond the built environment, including volunteerism, small businesses, sacred spaces, and oral histories, and explain how the proposed housing builds into this character.
- Reflect on recent engagement and community guides such as the Master Plan and how housing meets community-created and community-defined goals for the future of Marquette.

Empowering Public Participation

Public participation is not a one-way conversation, especially when it comes to housing. The topic is often a hot issue. It is important to empower the public as not just passive participants, but active supporters of housing policies developed in the city. Ways to involve community members in the housing development process could include community representation in Housing Commission meetings, community advisory committees, and neighborhood leadership education. This also holds the public accountable for actions, not just city staff. Keep a record of these conversations to set a clear foundation for conversation in the future by starting new events with a report out of what has been heard previously, responding to questions or concerns, and opening the floor for more dialogue.

It is important to note that these conversations are not exclusive to Comprehensive Planning or Housing Action Planning processes. Engagement should happen consistently and periodically. Engagement can also happen via more informal means to encourage an open dialogue, whether that be through interactive activities and question prompts posted in public spaces such as local libraries, polls on social media, open mic nights with council and commission members as local businesses, or even public roundtables with developers, there are a myriad of ways to keep the conversation going.

Bring Housing into Community Conversations

Lack of housing has become a national concern and needs to be as much a part of discussion at public meetings in smaller communities like Marquette as it is in larger cities like Chicago or New York. It is crucial to bring the topic of housing into everyday conversation across a wide range of professions and industries and to acknowledge the effect it has on business, human health, the environment, and the ability of the next generation to thrive.

Community-Wide Conversations

- Coordinate a series of topical sessions with City Council, boards, and commissions to describe the need for housing, targeted populations, and the City's role in supporting housing development for people from all walks of life. Suggested topics include case studies of permanent supportive housing, foster youth housing, fair housing laws, and recent federal funding options. The Michigan State Housing Development Authority (MSHDA) offers annual training on Fair Housing and affirmatively furthering fair housing (AFFH). Contact MSHDA for additional training for City boards and commissions.
- City Council Briefings: Provide a section within public City council meetings for the planning department to showcase recent developments in housing law happening both statewide and across the nation. This will set the stage for similar projects in the future and provide a platform for community members to share why certain projects do or do not resonate with them.
- Encourage working sessions with various City departments, like planning and development, with related boards and commissions where staff can share trends, best practices, and steps they recommend the City take to better position itself.

Show, Don't Tell

- People connect better when data has a face to it. Use storytelling to describe different generational housing needs, economic situations, and housing preferences. Give the public a chance to talk through how to resolve the challenges that each generation faces.
- Provide interactive activities at public meetings that allow community members to pin important locations on maps, write down their perceptions, explain their struggles, and share their experience of the city. These activities help paint a picture of what Marquette means to the people who live there and what they hope to see for the future of their home.
- Regularly report on progress being made toward the recommendations for resilient housing outlined in the City of Marquette Resiliency Assessment and Master Plan using the specified metrics of success. Transparency about progress or lack thereof goes a long way in building public trust in government processes. One way to provide transparency is by creating a public dashboard that details plan goals, maps development opportunities, shows progress tracking metrics, and provides a platform for questions to be answered.

PLAN Danville
Meet your neighbors!

Meet Barbara!

60% of Americans expect Social Security will be their main source of income, and over half of Americans are behind on their retirement savings.

Work

- Retired
- Serves as a mentor through the Danville Professional Women's Association (DPWA)
- Social security benefits are her main source of income

Over half of Danville homes were built before the 1970s. As our city's homes age, we need to invest in making sure they work well for our community members.

Live

- Lived in Danville her entire life
- Still resides in the home that she raised her family in, but it has seen better days
- Has a difficult time keeping up with the responsibilities of owning a two-story home

Over 40% of households in Danville are led by single women, 1 in 10 households are run by single women over the age of 65.

Play

- Married her high school sweetheart, who passed away 10 years ago
- Her closest child lives in Charlotte, but most of her children and grandchildren live farther away
- Wants to remain independent and continue to stay active both physically and socially

About 20% of Danville's population is 65 years and older, and about 18% of the population has a disability.

Connect

- Drives a car, but her eyesight is declining
- Goes to the Family Dollar after volunteering at the Changing Lives Outreach center for her favorite snacks using her wheelchair but is often worried by the speed of traffic and the lack of crossing signals and street trees

What else might Barbara want and need in Danville?

Live

What housing needs does Barbara have?

How do their needs change in 20 years?

How do their needs change in 20 years?

How do their needs change in 20 years?

Meet Barbara!

Meet Nave!

Meet Robert!

Meet Tye!

Meet Jordani!

George

Learn through social media

Ends meet in graphic art businesses in

to pay for his large student so he currently

his parents while in place to pay for his large student

partment or home close to shops and

restaurants and sends her brands to get a ride pickup to moderate her busy

share a car on that vehicle to work and do

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him Downtown, once an hour ng

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but her parents safety, especially and no sidewalks sol bus

ville?

Sample storytelling activity, SmithGroup

FUNDING STRATEGIES

One of the biggest barriers to change is funding. By identifying resources for funding housing actions, the potential for these actions to be implemented increases dramatically. Potential opportunities can be found at the federal, state, and local levels. Determined through MSHDA, many federal resources are allocated through the state to local jurisdictions. Their priorities are often outlined on the [MSHDA website](#), through [CAPER](#), or provided in the [Annual Action Plan](#) reported to HUD.

Some sources to consider:

- Philanthropic resources such as the Michigan Municipal League Foundation, United Way of Marquette County, and the Community Foundation of Marquette County.
- Local CDCs and CDFIs such as Invest UP offer funding related to specific development priorities. Examples of funding opportunities available through CDFIs include New Market Tax Credits, Capital Magnet Fund, and Equitable Recovery Program.
- Other available resources are on HUD's NOFA site. Many of these, Marquette qualifies for but does not appear to have applied for the funding.

One of the most effective ways to expand the City's capacity to find and apply for funding is to form partnerships with other organizations in the region who can assist with grant writing and management. Finding organizations with missions related to specific action items can help to ensure the partnering organization is willing and able to take ownership of the task. Below is a list of organizations with which to considering partnering on housing action:

MML Bridge Builders Microgrants

The Michigan Municipal League (MML) offers microgrant programs for creative community collaborations in neighborhoods and main streets across the state. The [Bridge Builders Microgrant program](#) may be used for small projects that are in the realm of \$1,000 – 5,000. While microgrants do not go a long way in funding large housing projects, they may be helpful for providing funding for a community space as part of a multi-family housing project or converting an existing space above a storefront into an accessory dwelling unit.

Marquette Housing Commission

The mission of the [Marquette Housing Commission \(MHC\)](#) is to assist Marquette residents with affordable housing. They provide apartments at two locations in the city that are within walking distance of several amenities. By sharing resources, coordinating brainstorming

sessions, and leveraging the connections of both the City and the MHC, the number of affordable housing units available for residents could increase dramatically.

UPCAP Multi-Family & Senior Housing

The Upper Peninsula Commission for Area Progress (UPCAP) maintains affordable housing units for disadvantaged community members across the UP. They also provide technical assistance and services for organizations seeking state and federal assistance to promote and support development of the Upper Peninsula.

NLIHC

The National Low-Income Housing Coalition (NLIHC) helps coordinate and mobilize advocates in support of attaining funding from the Housing Trust Fund (HTF), which is a federal program for affordable housing production for extremely low-income households. Working with state designated entities and point-contacts for the NLIHC can help the City coordinate advocacy for HTF dollars.

POLICY AND DEVELOPMENT STRATEGIES

The City should take the lead in identifying housing issues and first steps toward feasible strategies, actions, and funding. As mentioned, transparency is very important in building trust. By clearly showing recommendations as a response to prior feedback, community members can see the City is listening to what they are saying. To meet the differing needs of residents, it is important to understand what housing typologies along the spectrum of housing are needed and desired. This information should dictate the direction of housing policy and development.

Sample diagram of the housing spectrum, SmithGroup

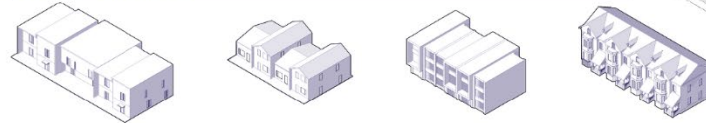
SINGLE FAMILY HOUSING



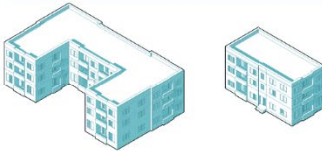
DUPLEX



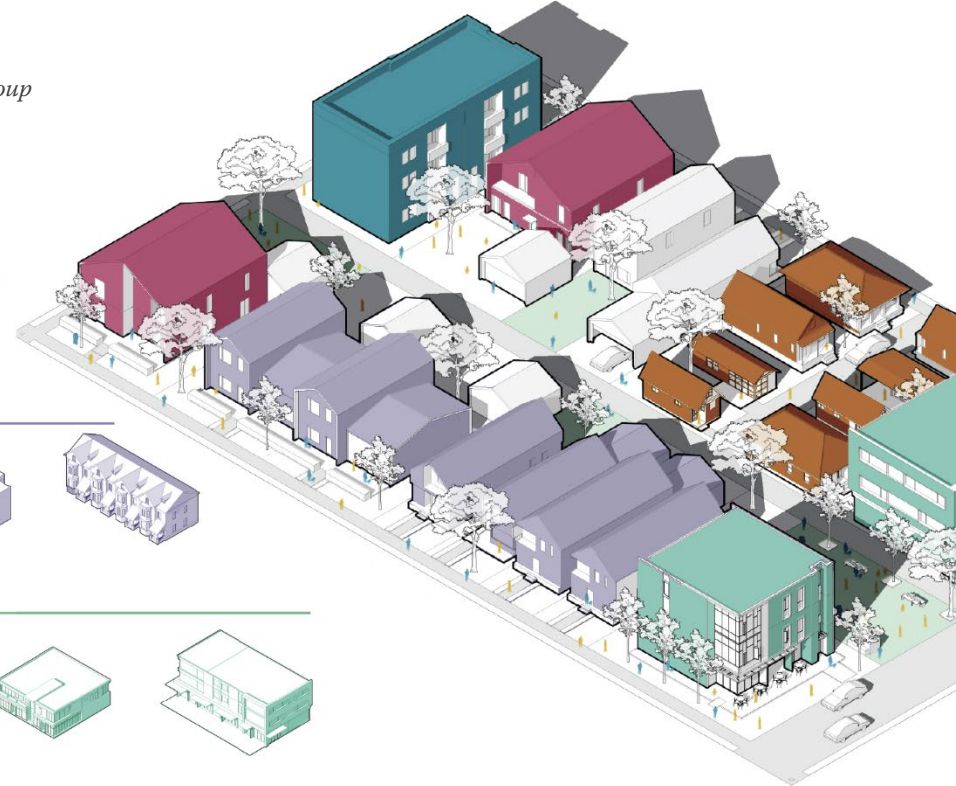
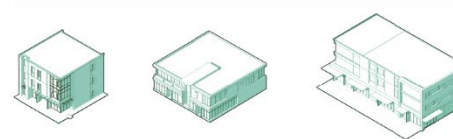
FOURPLEX + TOWNHOMES



SMALL APARTMENTS



LIVE + WORK UNITS



City as the Lead

There are ways that the City can take the lead in developing housing policy and development:

- Incentivize the production of affordable housing including fee waivers for affordable housing development, low-income homeowners, and senior and disabled households.
- Identify community champions for housing and ensure they are apprised of new developments in Marquette.

- Educate the public on affordable housing, what it is and what it is not. This should also include a discussion of the challenges of developing single-family housing in today's market and alternate homeownership options such as missing middle housing, which is housing for middle-income households in middle-sized options.
- Clarify and streamline the process for the disposition of publicly owned land. This should include clear and transparent marketing, desired uses, and approvals processes.
- Incorporate housing in the Community Investment Plan and Master Plans.
- Train the boards and commissions on fair housing practices, Affirmatively Furthering Fair Housing (AFFH) policies from the federal government, and the Michigan Qualified Allocation Plan (QAP, the scoring criteria for LIHTC financing).
- Develop a Marquette Housing Program that:
 - Provides funding for home repairs, downpayment assistance, and renter assistance.
 - Catalogs available affordable housing in the community and distributes this to the public.
 - Connects residents with assistance finding and retaining their homes.
 - Provides information to renters on renter rights, tenant assistance, and eviction prevention services.
 - Implement a housing trust that can acquire property through a right to first purchase in Marquette or through fees levied on market-rate development.

City as Supporter

The city should play an active role in advocating for change across the Upper Peninsula. This includes:

- Participating in ongoing conversations at the county level regarding a housing plan.
- Encourage and empower community-focused development and discussions on housing, facilitating this where necessary.
 - Share case studies from other communities that can be implemented in Marquette and invite speakers that work in housing (developers, the local council on aging, foster care agencies, affordable housing support agencies, homeless services) to present on best practices and trends that can help inform public policy making related to housing. These may even be presented as briefings during city council meetings so the public can attend.
 - Hold a developer round table to hear issues related to the development approvals process and present findings to City Council.
- Hold space in City Council meetings to report on the progress made towards implementing opportunities identified in the Ad-Hoc Housing Report.

- Actively support new affordable housing developments including those who provide supportive services like financial services and workforce development.

PROMOTE A REGIONAL APPROACH

In the Upper Peninsula, regional networks and partnerships are critical to creating a healthy and sustainable housing market that meets the needs of all. The City has limited capacity and relies on public-private partnerships, nearby cities, and Marquette County. A regional approach can facilitate the pooling of resources, cross-jurisdictional collaboration, create economic stability, and allow for better use of resources.

Steps Marquette can take to support or facilitate a regional approach include the following:

- Discuss how employers may be able to play a role in offering incentives to live in Marquette, and be housing developers as well.
- Include the development community and real estate agents in conversations about housing plans and potential strategies.
- Define and create a timeline for citywide site remediation projects in partnership with the Marquette County Brownfield Redevelopment Authority. Host public visioning sessions to help imagine community-supported development for the future of these spaces.
- Empower groups that are playing a role or have previously played a role in the regional housing market, such as the Lake Superior Partnership Housing Task Force, to play a larger role as public supporters, educators, and implementors of necessary housing models by initiating regular meetings to convene with other regional agencies and communities across the county to discuss housing supply challenges and potential solutions. Having groups such as Northern Michigan University, Veridea Group, Lake Superior Community Partnership, and the Marquette County Land Bank Authority create an open dialogue with community members could go a long way in changing the community's perception of development and help these groups create development that is in alignment with community wants and needs. By bringing these agencies together and pooling resources, communities can learn how to better support each other.
- Discuss ways to develop housing across the region where the administration and development of these projects can be spread out as to not become overly burdensome for one community.
- Set the stage for a more robust housing action plan, such as this example from [Ferndale, Michigan](#). To follow a similar approach to the model used for Ferndale, Marquette can use the following steps:
 1. Hire a consultant or expert to expand staff capacity. See if local partners would be able to assist funding this research.

2. Continually collect baseline data started by the Resiliency Assessment and Master Plan.
3. Project future population changes, future housing needs for future population, where land is available to meet future housing demand, and what is needed to support existing housing stock.

To learn more about what should be included in a Housing Action Plan, see below.

HOUSING ACTION PLAN CHECKLIST

The City of Marquette should promote housing as a key element of implementing the Master Plan; this will include promoting sites identified as opportunity areas during the Master Plan public engagement process. The following actions will help to define and assess housing needs using both qualitative and quantitative data. This analysis could be done as an extension of the Master Plan process, in partnership with regional leadership in the housing space, or as part of a separate Housing Action Plan process. While some of this data collection and display was started in both the Resiliency Assessment and Master Plan, continuous tracking will better tell the story of Marquette housing and reinforce community needs:

- Describe the existing stock (age, number of units, percent ownership/rental, percent vacant land and vacant structures) and neighborhood character.
- Describe the population in terms of household size and how many residents are cost burdened.
- Determine what price range is considered affordable for rent and home values in Marquette. This can be determined by calculating 30% of household income.
- Describe future housing needs in terms of number of new units, preservation programming, and housing assistance programs (ownership paths, rental assistance, accessibility assistance).
- Document the history and character of housing development in the community and any known challenges or barriers such as supply chain shortages and high rental costs.
- Explain the relationship between the master plan and zoning.
- Include forecasted housing needs from the ad-hoc housing report. Be sure to include the needs for vulnerable demographics.
- Incorporate income, age, ability, cost-burden, and housing stock data into the master plan.
- Highlight land use and zoning history. Describe the last major update to the zoning code and its relationship to new building permits. Recount housing development over time, and outline when codes were updated to restrict certain types of development. For example, single-family housing wasn't always dominant as a community use but became so with the implementation of zoning.

- Planning and Development departments will be able to provide the latest building permit and demolition permit data. This information is helpful in the data-gathering phase. Utilize this data to determine if net housing loss is greater than average due to lack of supply or intentional demolitions due to housing quality.
- Include a discussion of challenges for renters and homeowners in Marquette. This would include addressing questions such as:
 - Is there naturally occurring affordable housing in Marquette?
 - What support is needed to keep homes affordable?
 - Are renters experiencing enough support to stay, given the lack of quality rental housing and rising prices?
 - How far do residents need to commute to get to work, socialize, or obtain healthy groceries?
- Emphasize challenges to housing development in Marquette and make the case for a expanding availability of different housing types.
- Document existing programs that are offered by the city, county, and state to support homeowners and renters, and to further housing development.
- Identify potential partners for specific housing-related strategies in the master plan to empower other organizations to take ownership of action items.
- Identify challenges zoning presents to the development of housing in today's market, where single-family development is increasingly difficult and not sustainable.
 - Explain how much of the land is zoned for single-family and compare it with the fact that single-family housing is in decline and not desirable as a sustainable housing resource. Show the cost breakdown for developing a typical single-family house and how that presents an equity issue if unchecked.