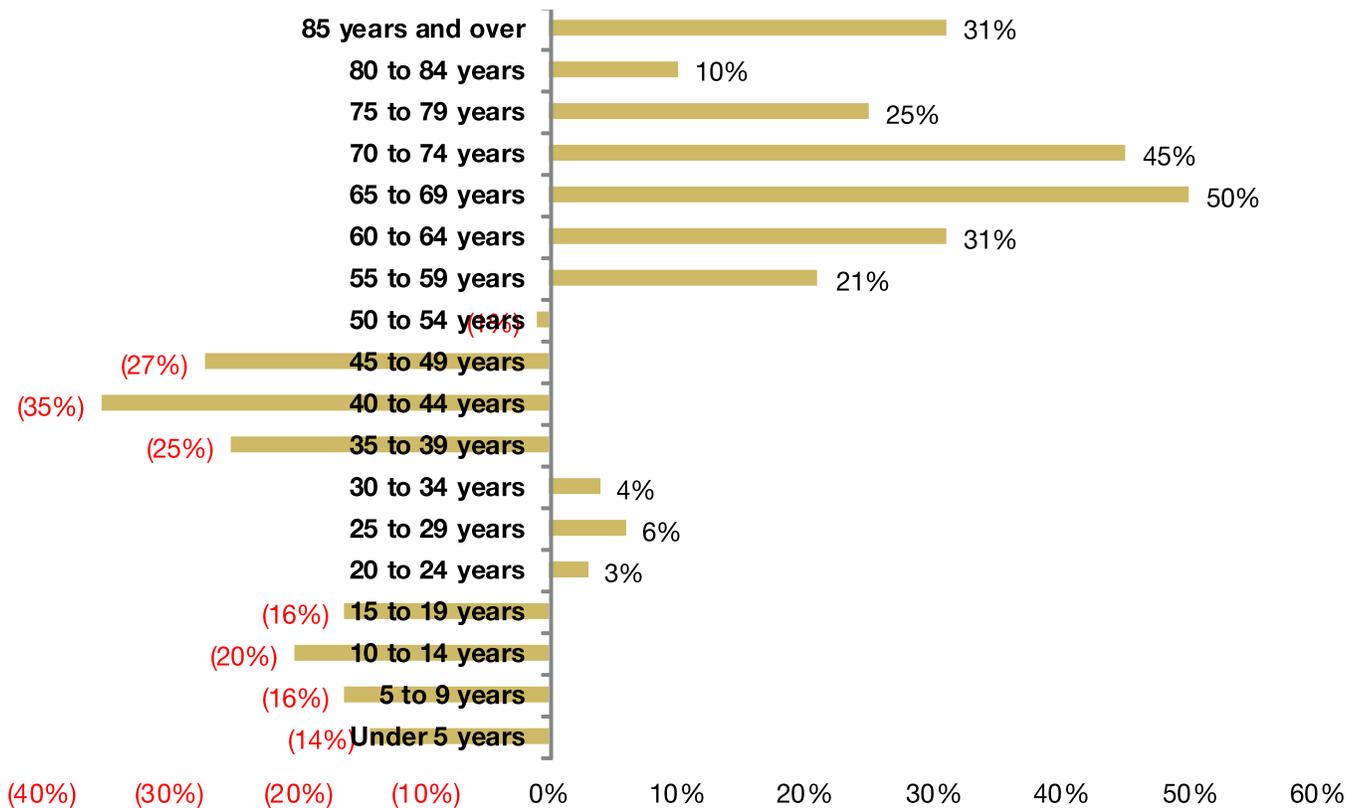


Housing Needs & Trends

Boyer City's housing needs are impacting businesses, schools, and community vitality. High land values and construction costs mean that most new development is expensive and unaffordable to many parts of the workforce. Small homes, rentals, and multi-family housing units are needed for the workforce, an aging population, small households, young professionals, and families. Without these housing choices, employers struggle to hire qualified new workers; and schools lose students as younger families and their children leave the area.

Population Change in Boyer City, 2005-2015

Economic and housing trends have contributed to a significant decline in the numbers of individuals under age 55 in Charlevoix County. The chart below shows the percentage change in population by age group between 2005-2015.



Data from the US Census and American Community Survey population estimates

For more information on Northwest Michigan's housing needs and trends, visit www.networksnorthwest.org/housing

Boyne City Housing Demand, 2014-2019

A residential target market analysis was conducted by real estate consultants LandUse USA in 2014 for all counties in Northwest Michigan, using data provided by the Internal Revenue Services; US Decennial Census; American Community Survey; and Experian Decision Analytics . The study analyzes demand from various demographic groups for multi-family housing types from potential “movers” both inside and outside the study area. A conservative scenario estimates that Boyne City has a potential demand of 15 new owner-occupied housing units per year, along with 76 rentals per year. Active efforts to attract new residents could triple the market potential.

	Annual Market Demand - Owners	Annual Market Demand - Renters	Median Household Income	% that are single-person households	Median rent	Median Home value
Young singles	6	12	\$37,000	64%	\$550	\$89,000
Lower-income families/ households	0	8	\$29,000	17%	\$525	\$92,000
Low Income Gen X	0	27	\$19,000	80%	\$475	\$75,000
Lower-income Boomers	0	13	\$33,000	42%	\$455	\$75,000
Low/moderate-income blue collar boomers	6	3	\$48,500	51%	\$700	\$147,000
Moderate-income Boomers	2	2	\$44,500	48%	\$600	\$99,000
Lower-income seniors	0	11	\$38,500	48%	\$875	\$187,500
Moderate-income seniors	1	0	\$92,000	30%	\$1,100	\$275,000
Total Annual Market Potential	15	76				

The complete study and methodology are available online at www.networksnorthwest.org/housing.

Fair Housing

Title VIII of the Civil Rights Act of 1968 is known as the Fair Housing Act. This law makes it illegal to discriminate in the sale, rental, financing, or insurance of a dwelling, or in any other type of housing-related transaction on the basis of race, sex, religion, national origin, color, disability, or familial status (the presence of children under the age of 18 in the household) - characteristics known as “protected class” status. Further, certain multifamily dwellings are required to be accessible to persons with disabilities. Because the Fair Housing Act addresses both residential dwellings *and* land that may be used for residential development, the law can impact zoning in the following ways:

- Decisions related to residential land use may not be based upon the race, sex, religion, national origin, color, disability, or familial status of the residents or potential residents who may live in the dwelling.
- Zoning or land use decisions cannot be based on neighbors’ fears that a dwelling would be occupied by members of protected classes.
- Zoning ordinances may not contain provisions that treat uses such as affordable housing, supportive housing, or group homes for people with disabilities differently than other similar uses, and municipalities may not enforce ordinances more strictly against housing occupied by members of the protected classes.
- Discrimination in zoning and land use can also occur when an ordinance has a disparate impact, or causes disproportional harm, to a protected group. For instance, density requirements that make residential development prohibitively expensive, prohibitions on multifamily housing, or a ceiling of 4 or fewer unrelated adults in a household may be considered discriminatory if it can be proven that these policies have a disproportionate impact on minorities, families with children, or people with disabilities.

While local governments have primary control over zoning and land use, courts have consistently held that the Fair Housing Act prohibits local governments from exercising their zoning and land use powers in a discriminatory way.