



City of Boyne City

Founded 1856

319 N. Lake Street

Boyne City, Michigan 49712

www.cityofboynecity.com

Phone 231-582-6597

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AGENDA

BOYNE CITY PLANNING COMMISSION

Monday December 16, 2019 5:00 p.m.

Boyne City Hall



Scan QR code or go to
www.cityofboynecity.com

click on Boards & Commissions for complete
agenda packets & minutes for each board

1. Call to Order
2. Roll Call - Excused Absences
3. Consent Agenda

The purpose of the consent agenda is to expedite business by grouping non-controversial items together to be acted upon by one Commission motion without discussion. Any member of the Commission, staff, or the public may ask that any item(s) on the consent agenda be removed to be addressed immediately following action on the remaining consent agenda items. Such requests will be respected.

Approval of minutes from the November 18, 2019 Boyne City Planning Commission meeting.

4. Hearing Citizens Present (Non-Agenda Items)
5. Reports of Officers, Boards, Standing Committees
6. Unfinished Business
7. New Business
 - A. Review Trail Route Alternatives
 - B. Review Year 2020 Residential Target Market Analysis.
8. Staff Report
9. Good of the Order
10. Adjournment – Next Meeting January 20, 2020

Individuals with disabilities requiring auxiliary aids or services in order to participate in municipal meetings may contact Boyne City Hall for assistance: Cindy Grice, City Clerk/Treasurer, 319 North Lake Street, Boyne City, MI 49712; phone (231) 582-0334

Approved:

**Meeting of
November 18, 2019**

Record of the proceedings of the Boyne City Planning Commission meeting held at Boyne City Hall, 319 North Lake Street, on Monday November 18, 2019 at 5:00 pm.

Call to Order

Chair Place called the meeting to order at 5:00 p.m.

Roll Call

Present: Larry Chute, Monica Kroondyk, Skylar MacNaughton, Tom Neidhamer, Rose Newton and Aaron Place
Absent: Jeff Ross
Vacancy: Two

2019-11-18-02

Neidhamer moved, Chute seconded, PASSED UNANIMOUSLY, to excuse the absence of Ross

Meeting Attendance

City Officials/Staff: Planning and Zoning Director Scott McPherson and Recording Secretary Pat Haver
Public Present: Seven

**Consent Agenda
Motion**

Kroondyk moved, Newton seconded, a motion to approve the consent agenda, the Planning Commission minutes from October 21, 2019 as presented.

2019-11-18-3

Roll Call:

Ayes: Chute, Kroondyk, MacNaughton, Neidhamer, Newton and Place
Nays: None
Absent: Ross
Vacancy: Two
Motion Carries

**Citizen comments on
Non-Agenda Items**

None

**Reports of Officers,
Boards and Standing
Committees**

Planning Director McPherson indicated that there were a couple of items that he would like added to the agenda. Recently received board application set at 7A moving the existing items down and then add adoption of the 2020 meeting calendar as item 7D

The Marijuana Work Group has been chosen, and the first meeting will be held shortly. Skylar MacNaughton has volunteered, and will be appointed from the Planning Commission.

Unfinished Business

None

New Business

Planning Director Scott McPherson reviewed the board application from Nichole Moblo who has applied for one of the vacant positions on the Planning Commission. She has not served in the capacity on a Planning Commission, however, does bring a diversity in her background with her employment and other volunteering positions that she has held. She gave the commission a brief introduction of herself and her experiences. Scott McPherson recommends her appointment.

**Recommendation for
Planning Commission
Appointment**

Board Discussion – all members were in agreement of the recommendation and think that her diversity will complement the make-up of the current board and will be an asset.

Motion

Motion by Kroondyk, seconded by Newton to recommend to the City Commission the appointment of Nichole Moblo to the Planning Commission.

2019-11-18-7A

Roll Call:

Ayes: Chute, Kroondyk, MacNaughton, Neidhamer, Newton and Place

Nays: None

Absent: Ross

Vacancy: Two

Motion Carries

**Development Plan
review 681 N. Park St.
Northern Michigan
Holiness Camp Meeting
Association**

Planning Director Scott McPherson reviewed his staff report that was included in the agenda packet. Northern Michigan Holiness Camp is proposing to build a 26' x 36' classroom on the south side of the existing tabernacle which was approved in 2014, so this will be an amendment to those plans. According to the applicant, they purchased the small bit of land to the south adjacent to this property. As of today, the ownership has not changed, so staff is not able to issue a zoning permit for this project due to encroachment concerns with the lot lines. Otherwise, the proposed use is in compliance with the zoning ordinance standards for setback, lot coverage and building height. No additional parking spaces are needed for the proposed use. The original camp building is still standing and accessible from N. Park St. The camp board wishes to have the original building removed, but is finding it difficult to find someone who could use the materials, or remove at very little to no cost. They will continue to do everything they can to make sure that the building is secure. With no additional public comments, the board proceeded to review the Findings of Fact, under section 19.40. The project meets all of the ordinance requirements, however, the board would like to put a condition on A. – They need to provide proof of purchase of the property immediately to the south, so that there will not be any encroachment concerns on the lot lines. Under section O; no exterior lighting has been proposed, however the elements shown on the submitted plans are for emergency egress lights only.

Motion

After board discussion, **motion by Chute, seconded by MacNaughton**, to approve the development plan as presented with the condition that the applicant must provide to staff proof of ownership of the lot adjacent immediately to the south, to alleviate encroachment concerns prior to the issuance of a zoning permit.

2019-11-18-7B

Roll Call:

Ayes: Chute, Kroondyk, MacNaughton, Neidhamer, Newton and Place

Nays: None

Absent: Ross

Vacancy: Two

Motion Carries

**International Property
Maintenance Code
Review and
Recommendation**

Planning Director McPherson reviewed his staff report included in the agenda packet. The city currently does not have any type of property maintenance code. The only tool staff has to take action against any dilapidated properties within the city is the City's Dangerous Building Ordinance. By adopting a property maintenance code, it would give staff the tools needed to enforce deficiencies prior to any building becoming significantly damaged to the point it would not be feasible to restore and enforcement tools for maintenance of vacant lots. By utilizing this code, it would offer a more efficient

and less time consuming enforcement tool for staff to use. The code would detail the methods for administration and enforcement to include the duties and powers of the code official, methods of notification and the appeal processes. Staff would be able to enforce some aspect of the code such as deficiencies to the exterior of the structure and grounds, however, other areas of such as plumbing, mechanical, electrical and fire safety would take a level of expertise that is beyond current staff's capabilities. The penalty provisions of the code would be a misdemeanor or civil infraction. The copy of the code provided to you comes from a neighboring city; pretty much intact from the original International version, however, they did change a few items around logistically. It is being brought before you tonight for review, discussion and recommendation.

Board Discussion

Chute – Great you will be using recognized code language, instead of re-inventing.
Newton – Under 13.29(c); I can see if the repair to a structure were large, and if a civil infraction were issued, it might be advantageous to pay the civil fine instead of the expense to remedy the initial problem.

McPherson – When a citation is issued and we believe that the property owner will not comply we can request a hearing. In addition to a fine, we can request an order from the judge with a time frame to remedy the situation, with the fines compounding daily if not taken care of within that specified time. A lot of times, enforcement orders are not needed as the fine is sufficient to get the work completed, but other cases it will be needed.

Public Comments

Ted Maksey – 44 N. Lake St.: My biggest concern is the garbage, rubbish or crap that is sitting in various yards affecting real estate values. I understand that “one man’s junk is another man’s treasures” but there needs to be a better definition for junk and it needs to be policed fairly as there are several areas within the city that needs to be addressed.

Chute - Will it specifically address exterior of properties, abandoned appliances, lawn implements, etc. Will we adopt a strict ICC version and then amend as we see fit?

McPherson – Yes, adopt for reference as written and then we can amend specifically after it has been adopted as we need to.

Chute - How do we adopt by reference and then tweak to fit us?

McPherson – We will need to get with the attorney for that answer.

Neidhamer – There is a lot of community support for something like this, it will help in protecting neighborhoods and houses.

Motion

After board discussion, **motion by Kroondyk, seconded by Newton** to support moving forward in adopting the International Property Maintenance Code allowing us to modify it as we need, and not use strictly as referenced.

2019-11-18-7C

Roll Call:

Ayes: Chute, Kroondyk, MacNaughton, Neidhamer, Newton and Place

Nays: None

Absent: Ross

Vacancy: Two

Motion Carries

Adoption of the 2020 Meeting Calendar

Added to the agenda packet is the 2020 meeting calendar for your review and consideration. The board had questions about the possibility of changing the start time of the meeting. It is the Commissions discretion to move the start time of a meeting if they feel that it would be warranted based on the agenda. **Motion by Newton, seconded by Chute PASSED UNANIMOUSLY** to adopt the 2020 calendar as presented, meetings to be held on the third Monday of each month at 5:00 pm.

Staff Report

- Tomorrow, 11-19-19 will be a Joint meeting with the City Commission, Parks and Recreation Board and the Planning Commission to begin the discussion of the trail leading into town from where it ends at W. Michigan Avenue, the discussion will be facilitated by Larry Fox with c2ae. The other item on the agenda is the International Property Maintenance Code; however, that item may be removed as staff will not be available to attend the meeting.
- The City will be holding a Public Information Meeting/Input session on December 4, 2019 at 5:30 pm here in the Commission Chambers. This meeting is to gather thoughts and suggestions for the update of the City’s Recreation Plan, and input for the new Avalanche Base plan and Open Space plan.
- Our City Commissioners adopted the Storm Water Ordinance Plan that we have been working on with the City(s) of Charlevoix and East Jordan. The City of Charlevoix Council will adopt the plan tonight, and the City of East Jordan has already published their adoption.

Good of the Order

- Rose Newton will not be available for the February meeting

The next regular meeting of the Boyne City Planning Commission is scheduled for Monday, December 16, 2019 at 5:00 p.m.

Adjournment

****Motion**

2019-11-18-10

Chute moved, Newton seconded, PASSED UNANIMOUSLY a motion to adjourn the November 18, 2019 meeting at 5:49 pm

Chair Aaron Place

Recording Secretary Pat Haver

1B





2A



2B



2C



2D



2E





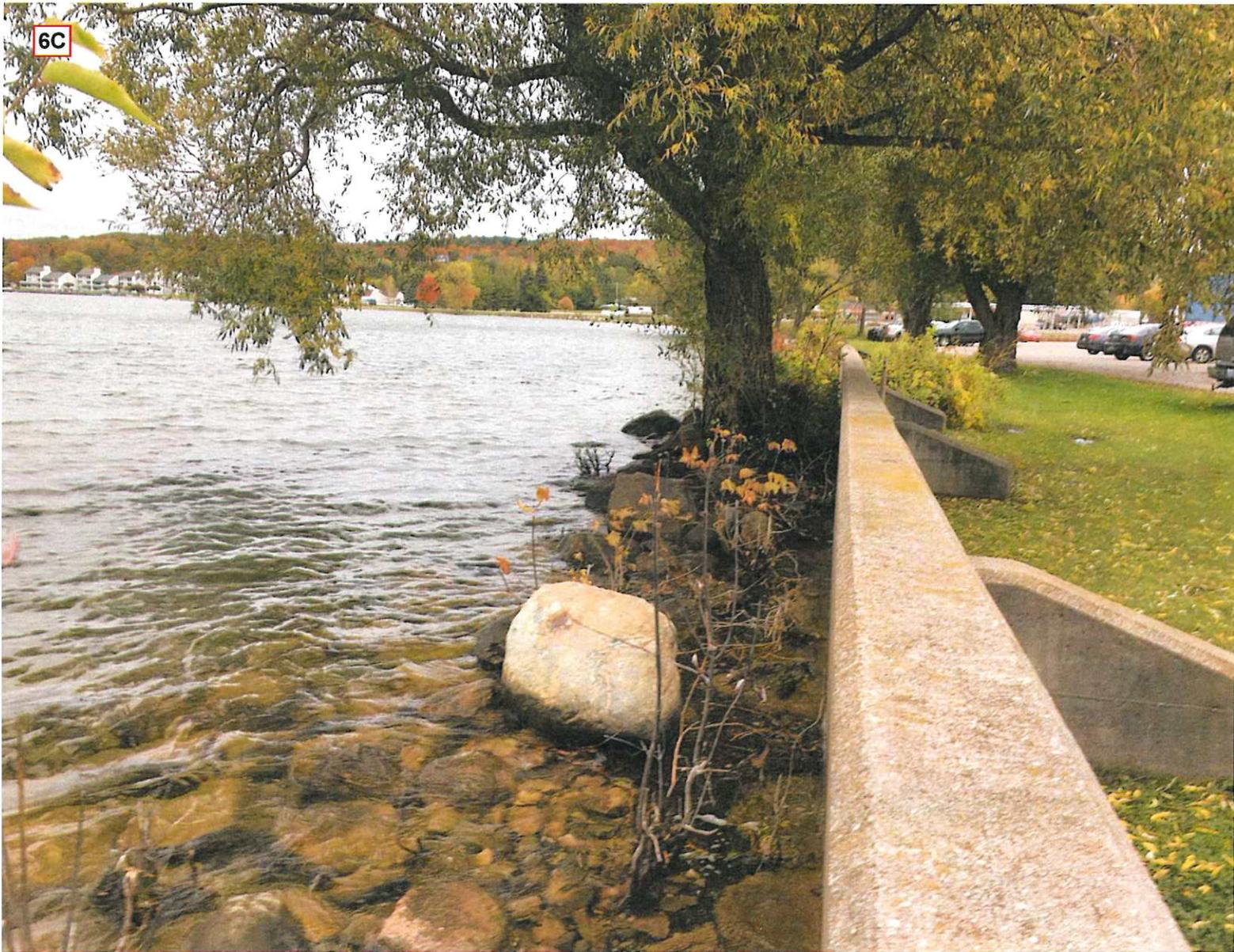
6A



6B



6C



6D



6E



Charlevoix County, Michigan Residential Target Market Analysis Annual Market Potential – Year 2020



The City of
Boyne City



The City of
Charlevoix



The City of
East Jordan



Bay Shore CDP
Census Designated Place



DRAFT
October 18, 2019



LandUseUSA
UrbanStrategies

Residential Target Market Analysis
Annual Market Potential – Year 2020
Guide and Recommendations

Introduction – This residential target market analysis was completed by LandUseUSA | Urban Strategies on behalf of Housing North and Networks Northwest. It was completed in 2019 with forecasts for the year 2020; and it is an update to an original TMA that was completed in 2014.

Geographic Perspective – This TMA update includes a chapter for several places within each of ten counties in the Northwest Michigan Prosperity Region 02 (PR-2). The individual places include cities, villages, and census designated places (CDP) as defined by the U.S. Census.

The Market Potential – The main report titled “Annual Market Potential – 2020” includes three pages of Infographics for each place. All three pages represent a complete set and should be studied together. The market potential represents the total number of new households moving into each place annually, plus the number of existing households that are moving from one address to another within that same place. Note: The market potential is intentionally not adjusted for out-migration.

Page One – For each place, the first page includes charts demonstrating the annual market potential by building format (detached v. attached), and the annual market potential by tenure (owners v. renters). It also demonstrates how the two data sets can be combined by allocating all owners to the detached houses, filling all attached formats with renters, and then assigning the balance of renters to the balance of detached units.

Caution – This approach described above leaves no market potential for the development of attached units for year-round owners. If attached formats are built for owners, then those who do trade will leave behind a growing surplus of detached houses. That surplus of vacant houses might then be subdivided into rental units and to generate rental income. That in turn would reduce the market potential for new attached for-lease formats like townhouses, accessory dwellings, and urban lofts. This scenario should be avoided if possible.

Pages Two and Three – For each place, the second page of exhibits demonstrates the annual market potential for owners, and detailed by home value. The third page demonstrates the market potential for renters, and detailed by monthly contract rent. (Note: Contract rent may also be referred to as cash or net rent, and it typically excludes utilities and other extra fees.) Again, the market potential shown on each page can be met with the development of both new-builds, and the rehab (or remodel) of existing housing units.

Residential Target Market Analysis
Annual Market Potential – Year 2020
Recommendations and Data Sources

Recommendations – Based on the results of the analysis, there are several key recommendations for prospective developers and investors. First, the market potential can be met by building new housing units, and by rehabbing (or remodeling) existing units.

Second, some new vacancies might materialize after existing households “trade up” into the newest units. This should not be used to deter new development. The vacancies should be rehabbed and returned to the market to help satisfy some of the market potential for the following year.

Third, it is highly recommended that the market potential for owner-occupied units be satisfied with the rehab of existing houses, plus the development of new houses, cottages, duplexes, and other detached units with similar formats. It is explicitly recommended that attached townhouses, lofts, or “condos” not be developed for year-round owner occupants.

Fourth, it is highly recommended that the market potential for renter-occupied units be satisfied with the rehab of existing houses that are already vacant (particularly traditional mansion-style houses that may be subdivided into rentals), the rehab of existing apartments, the development of new accessory dwellings, and the development of new attached formats like townhouses and urban lofts. It is assumed that few if any developers would build new detached houses on the prospect of leasing them to renters.

Data Source: American Community Survey – The underlying data includes five-year estimates for 2009 through 2017 as provided by the American Community Survey (ACS). It includes households and incomes by tenure (owners and renters), home values, monthly contract rents, and movership rates.

Data Source: Experian Decision Analytics – The underlying data also includes behavioral data on 71 lifestyle cluster as provided by Experian Decision Analytics, and through year-end 2018. The Experian data includes the same variables as the ACS, but detailed for each of the lifestyle clusters. A lifestyle cluster (a.k.a., target market) is a group of households with similar attributes based on social-economic attributes.

Annual Forecasts – the ACS and Experian data have been forecast forward to the years 2019 and 2020 by LandUseUSA. The market potential results can be applied each year through 2025. The clock must be reset each year, and the data should not be rolled forward or accumulated over time. For example, if no new housing is developed in 2020, then the market potential is not twice as high for the year 2021.

Section 0

Charlevoix County



The City of
Boyne City



The City of
Charlevoix

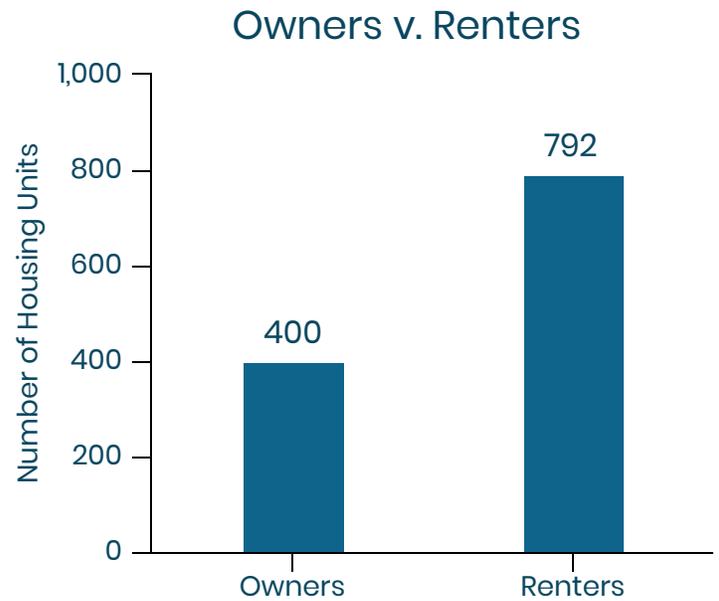
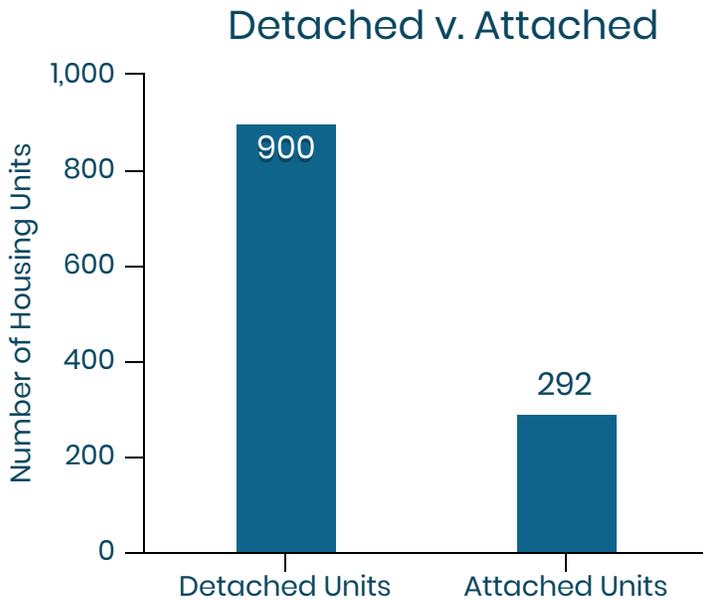


The City of
East Jordan

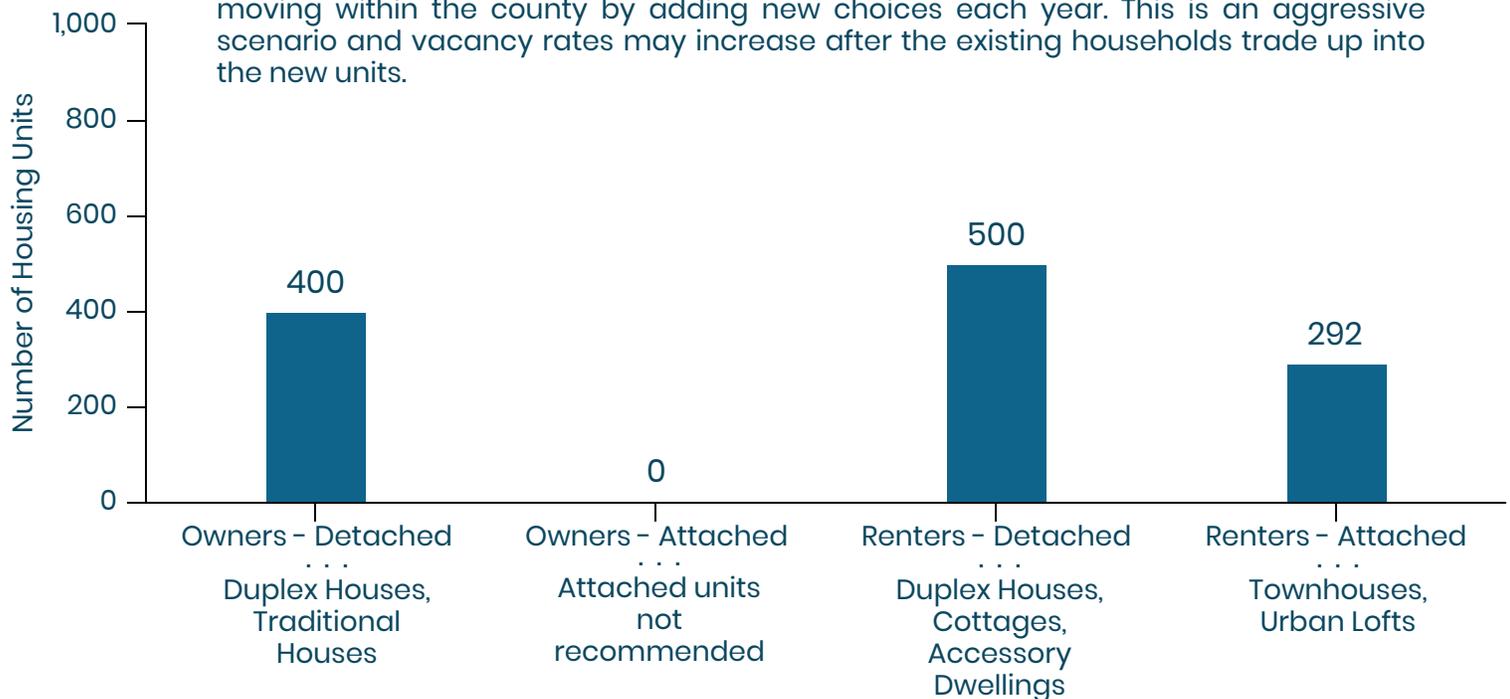


Bay Shore CDP
Census Designated Place

Market Potential | Charlevoix County New Builds and Rehabs | Year 2020



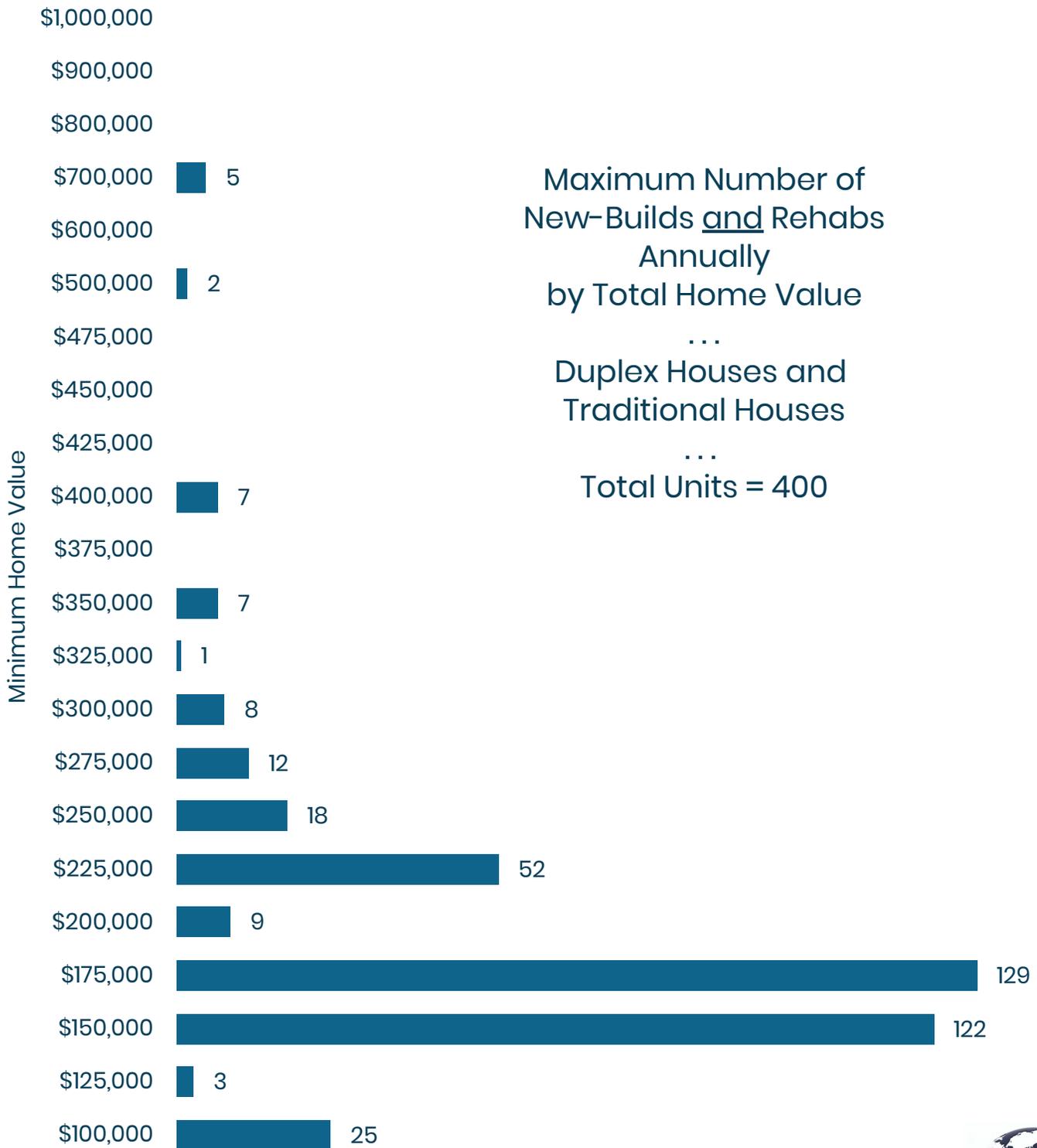
All charts represent the maximum annual market potential based on in-migration and internal movership. There is a need to CAPTURE new households that are moving into the county by building new units every year. In addition, RETAIN existing households moving within the county by adding new choices each year. This is an aggressive scenario and vacancy rates may increase after the existing households trade up into the new units.



All figures have not been adjusted downward for existing vacancies, and they also have not been adjusted for out-migration. Underlying target market analysis and exhibit prepared by LandUseUSA | Urban Strategies © 2019 on behalf of Housing North and Networks Northwest.



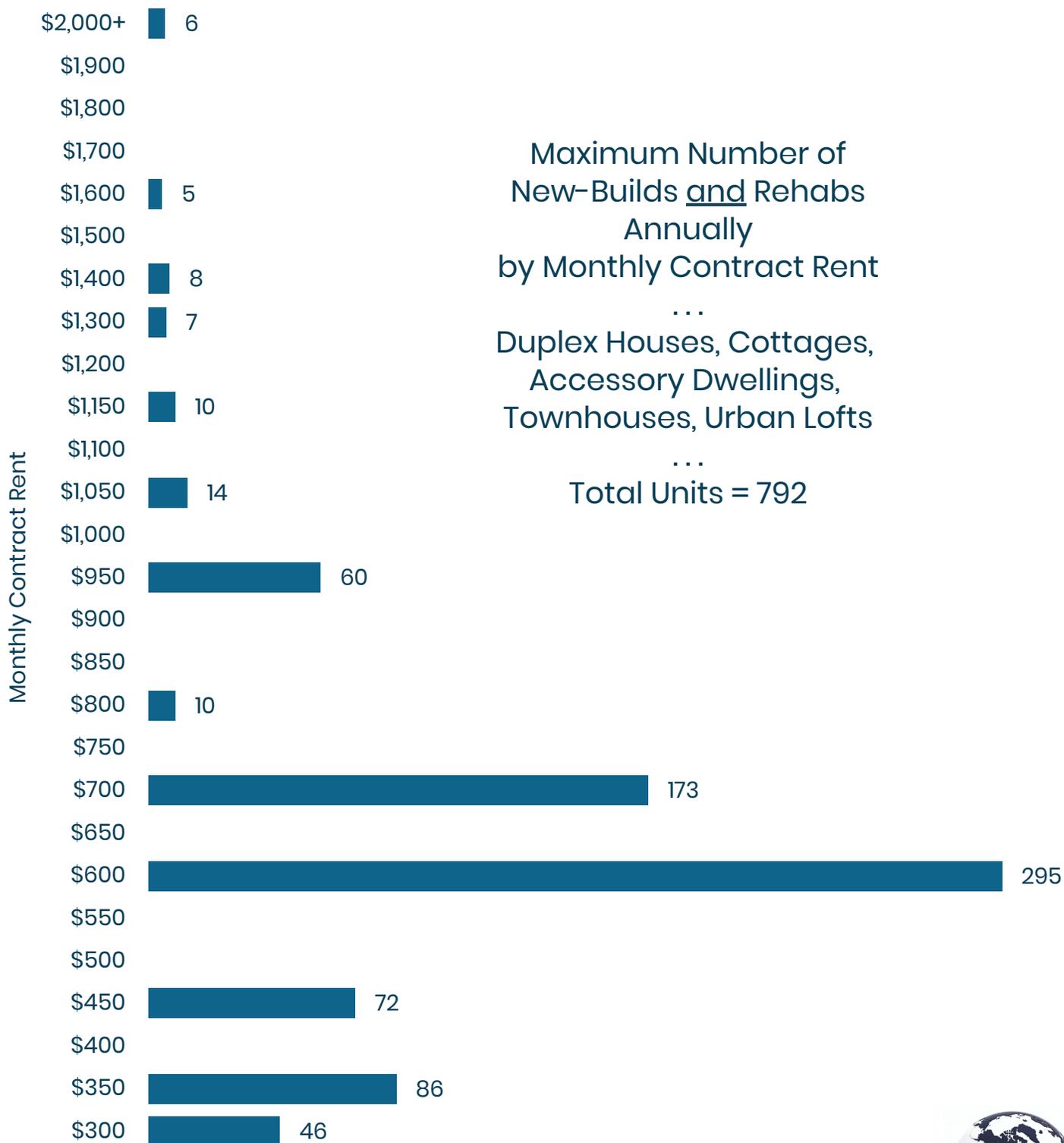
Owners | Charlevoix County Total Home Values | Year 2020



Based on the results of a Target Market Analysis and study of households moving into and within the community. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of Housing North and Networks Northwest, 2019.

Renters | Charlevoix County

Monthly Contract Rents | Year 2020



Based on the results of a Target Market Analysis and study of households moving into and within the community. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of Housing North and Networks Northwest, 2019.



Section 1

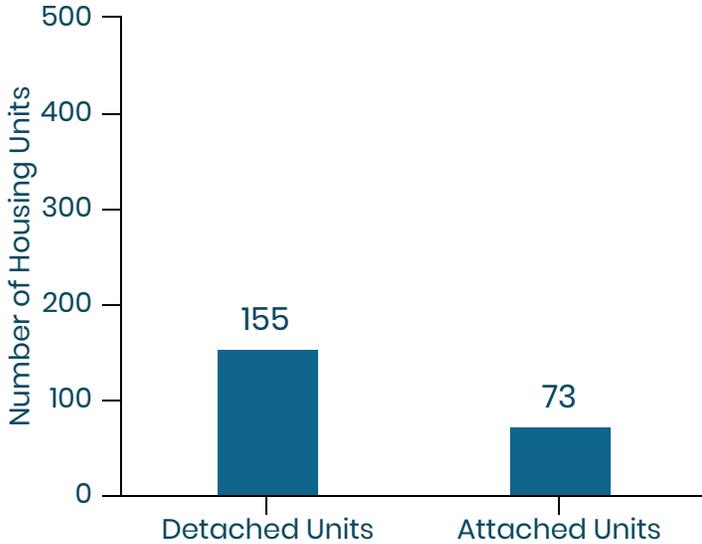
The City of Boyne City



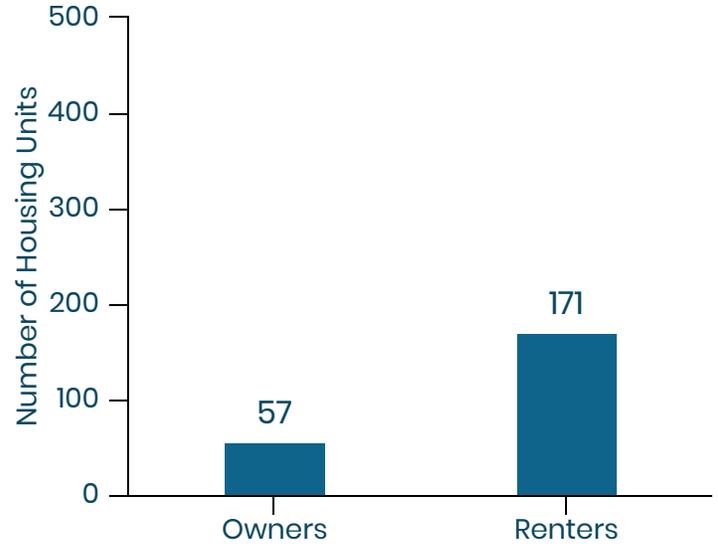
Market Potential | Boyne City

New Builds and Rehabs | Year 2020

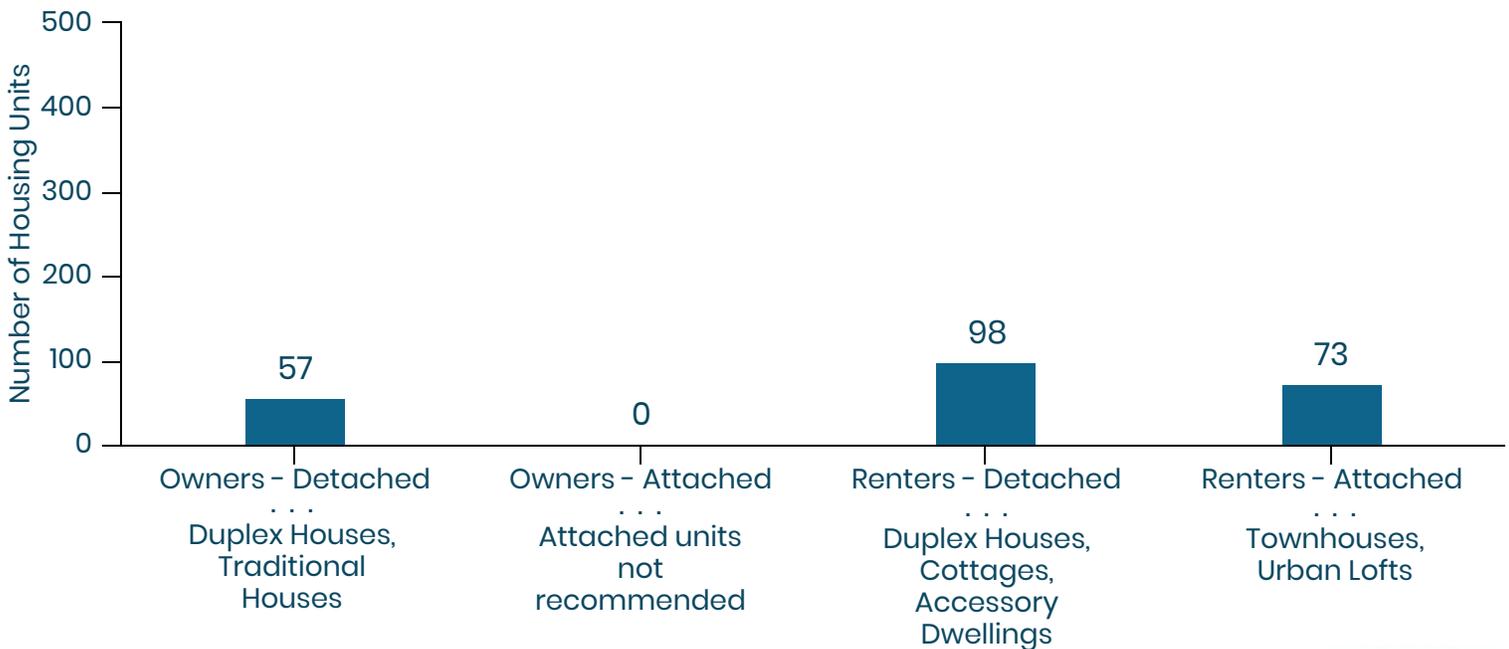
Detached v. Attached



Owners v. Renters



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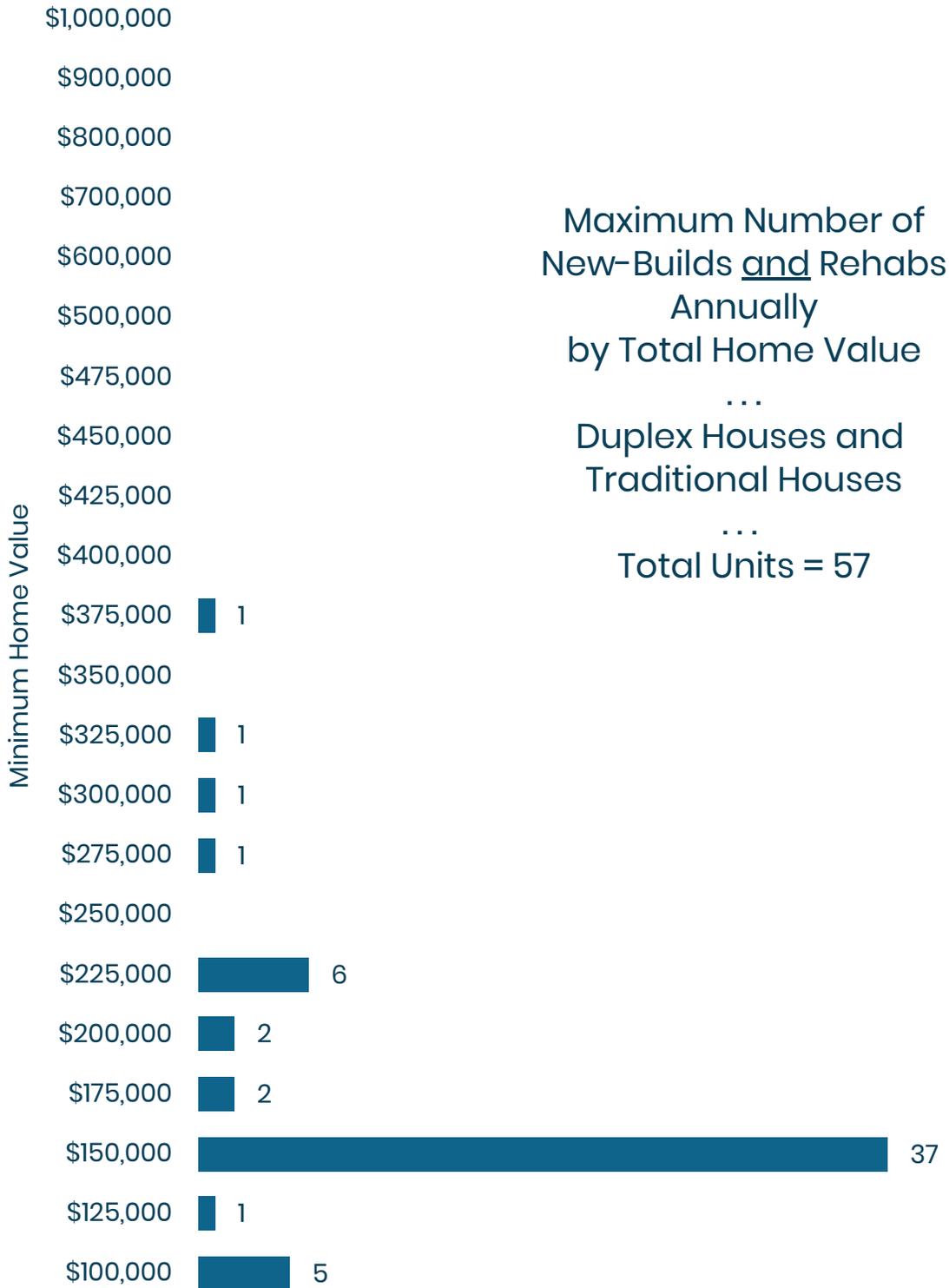


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Owners | Boyne City

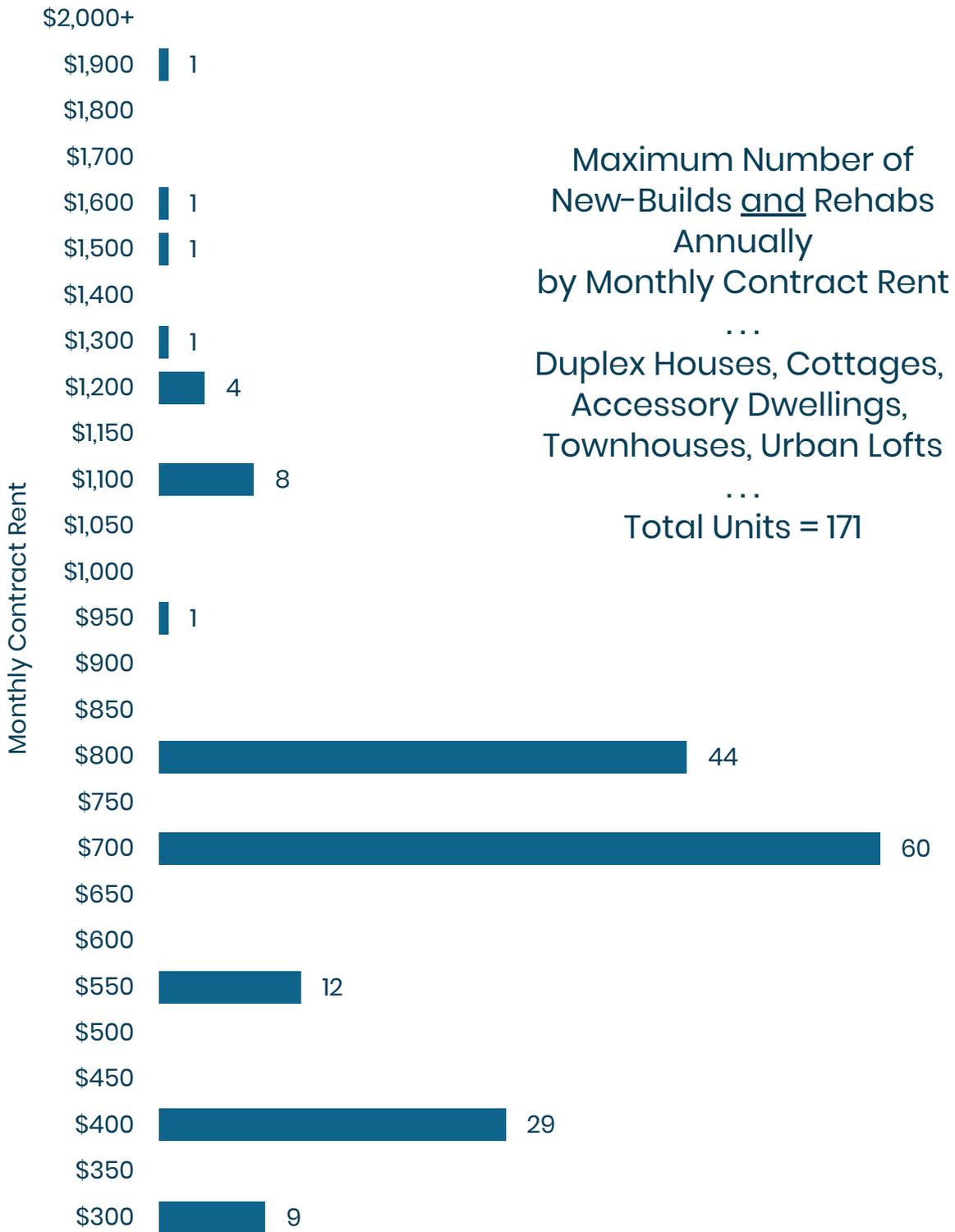
Total Home Values | Year 2020



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Renters | Boyne City

Monthly Contract Rents | Year 2020



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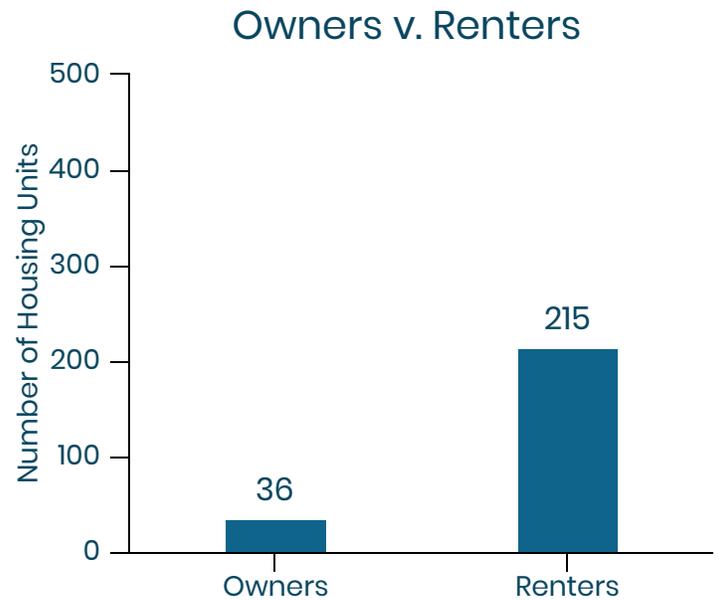
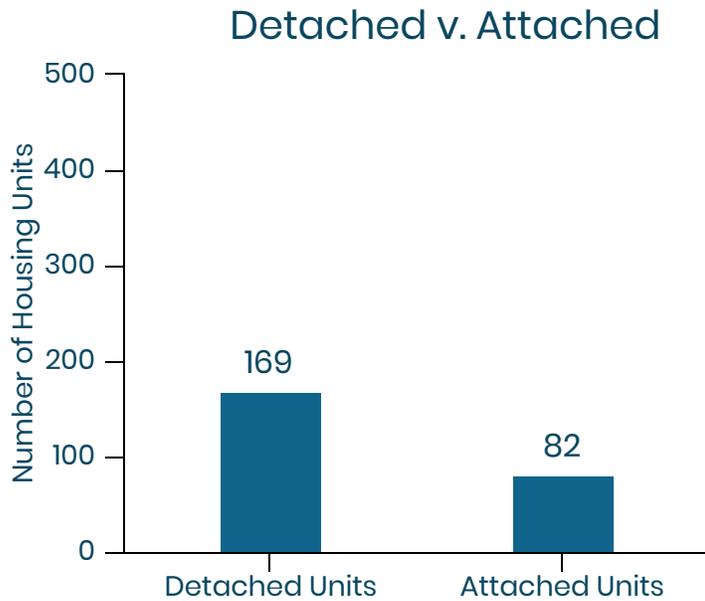


Section 2

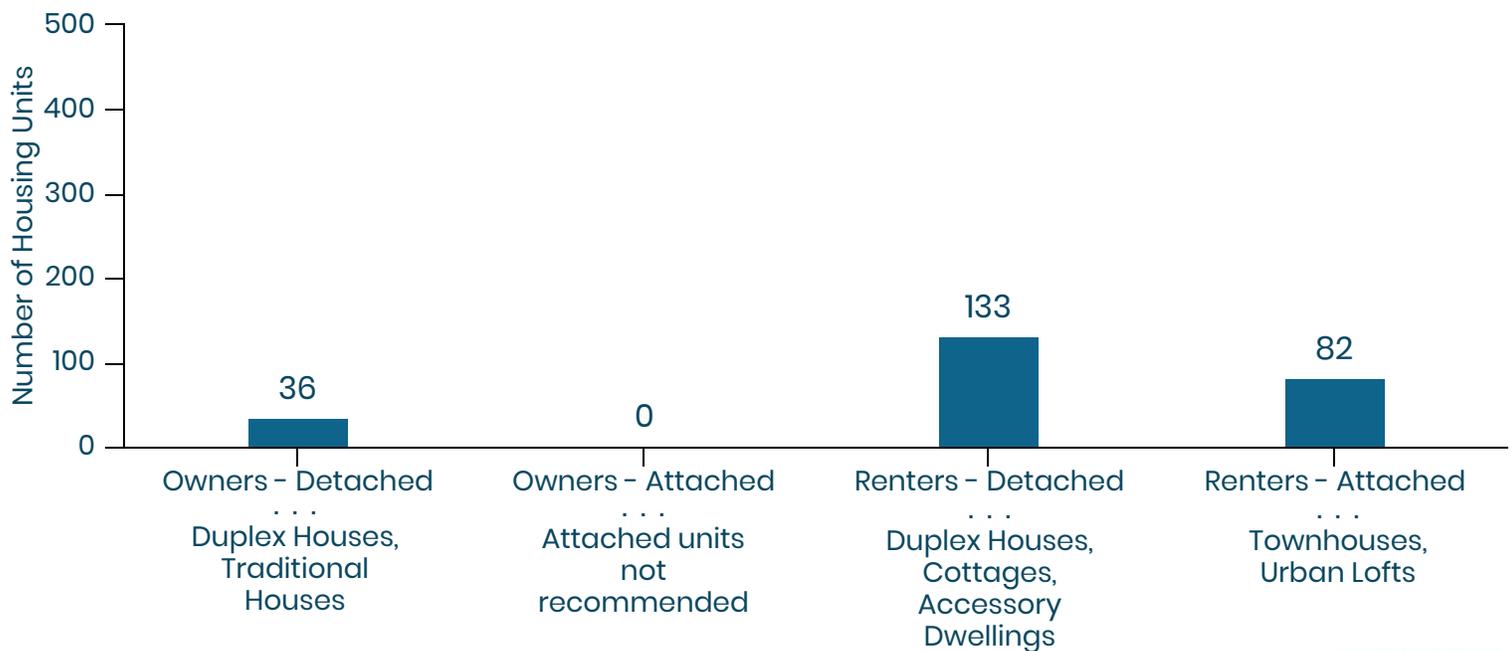
The City of Charlevoix



Market Potential | Charlevoix City New Builds and Rehabs | Year 2020



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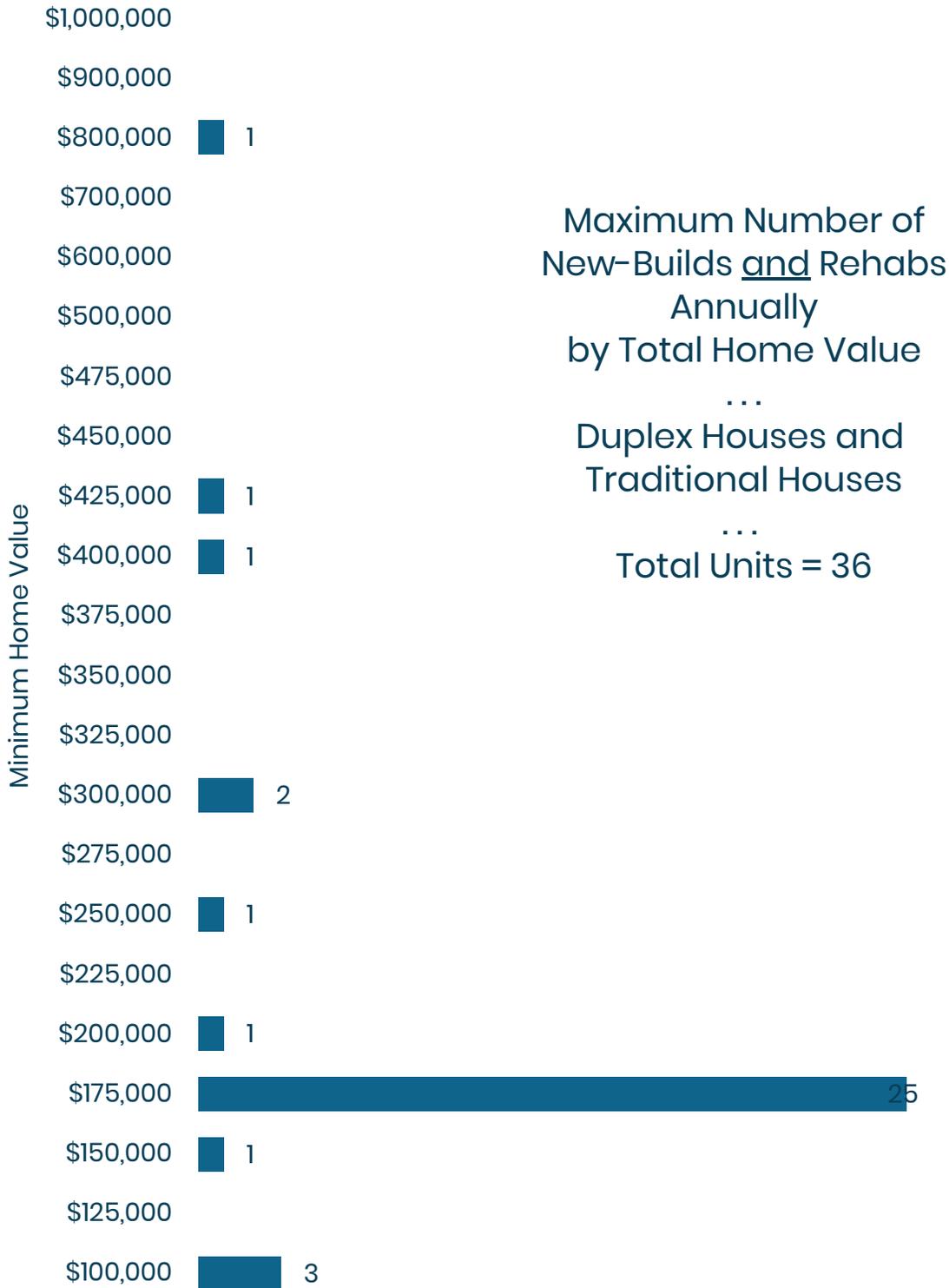


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Owners | Charlevoix City

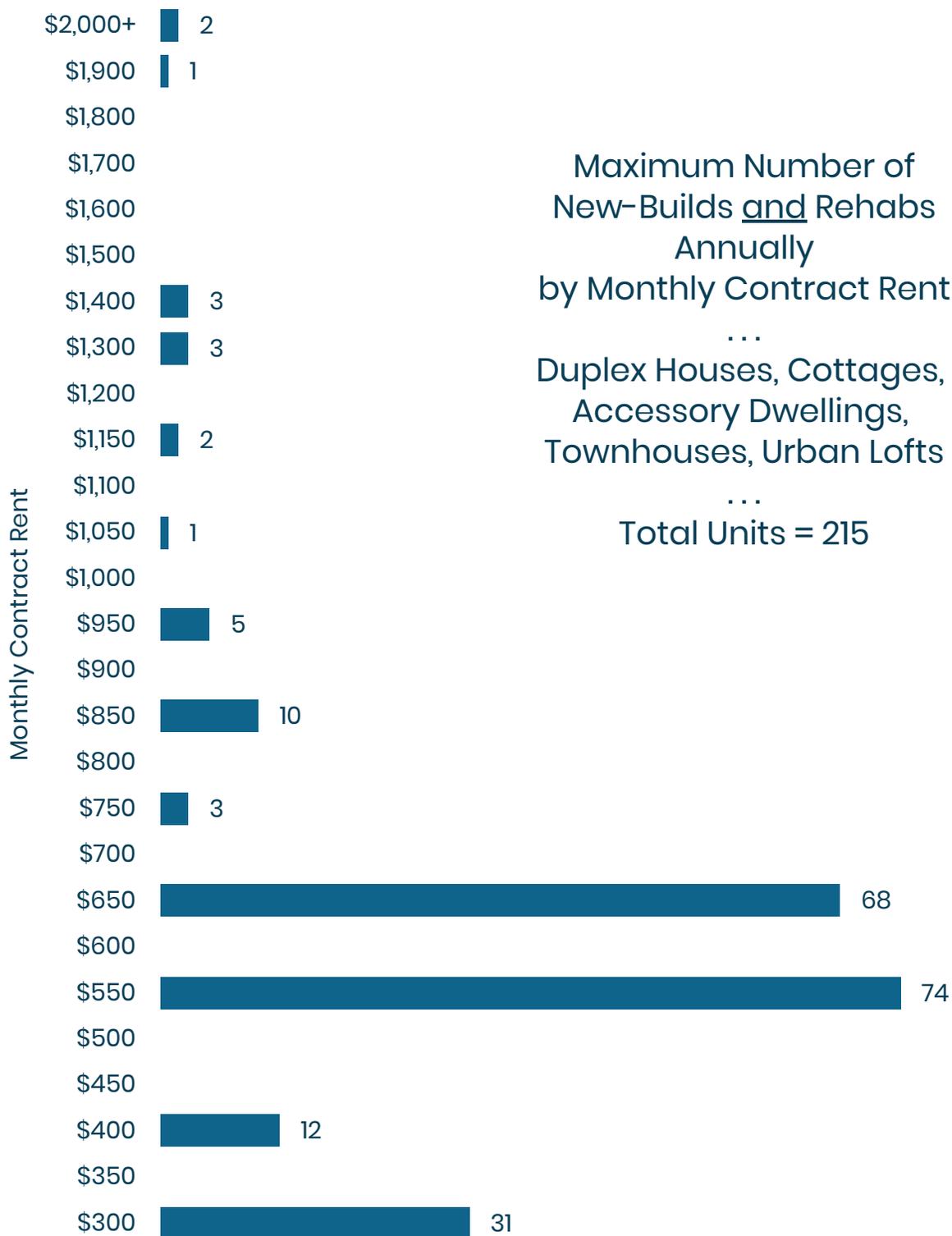
Total Home Values | Year 2020



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Renters | Charlevoix City

Monthly Contract Rents | Year 2020



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Section 3

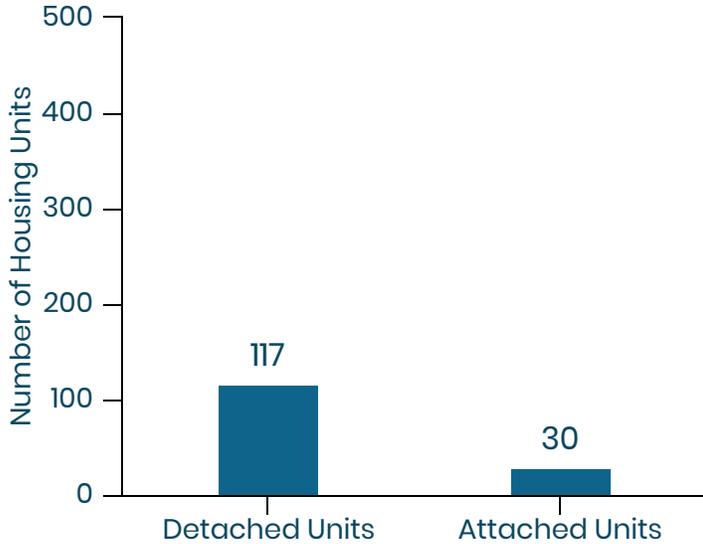
The City of East Jordan



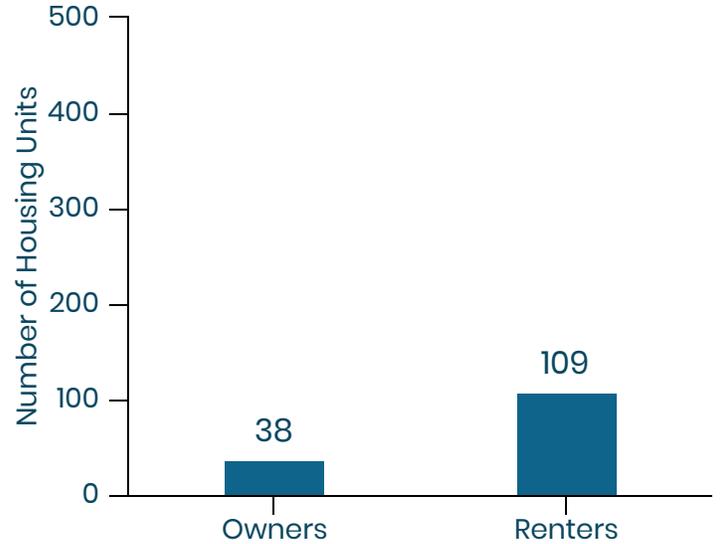
Market Potential | East Jordan

New Builds and Rehabs | Year 2020

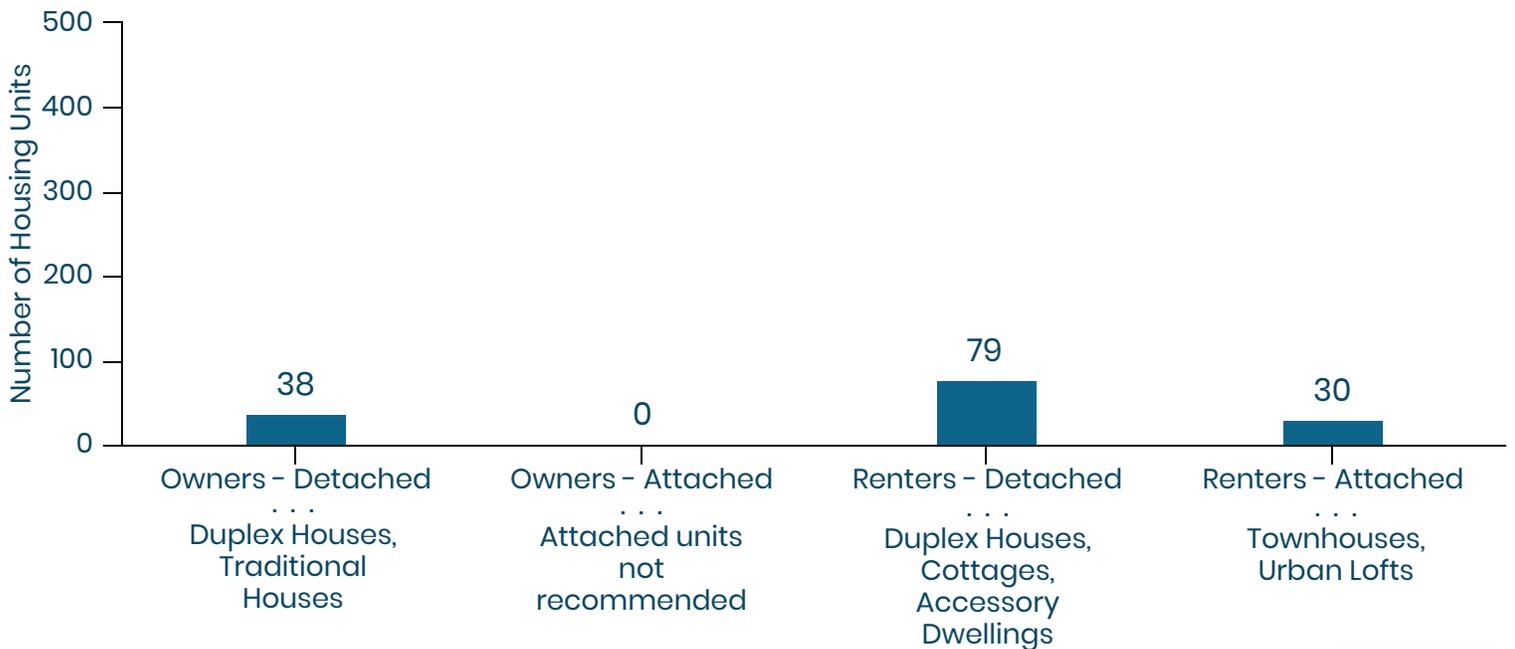
Detached v. Attached



Owners v. Renters



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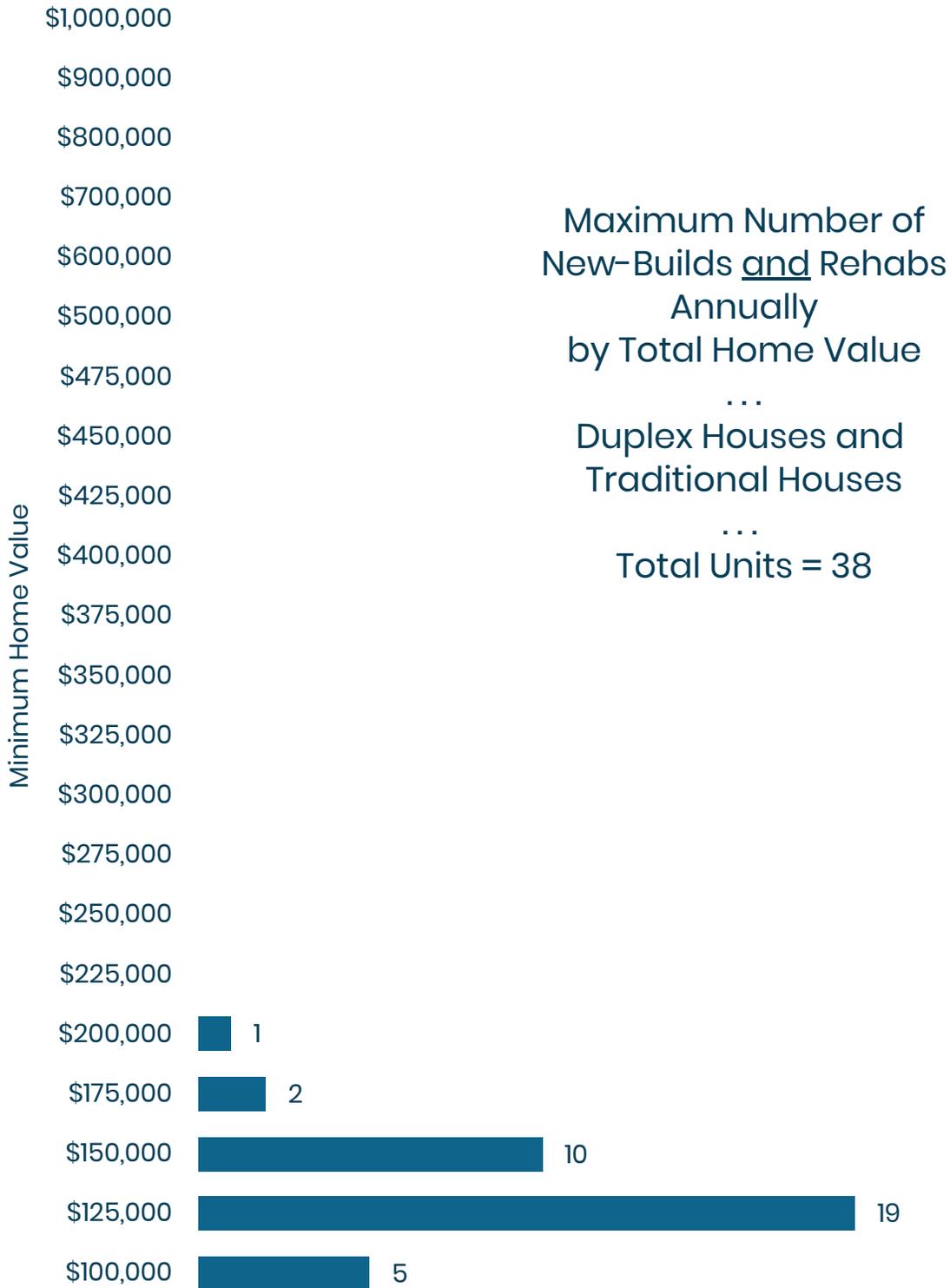


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Owners | East Jordan

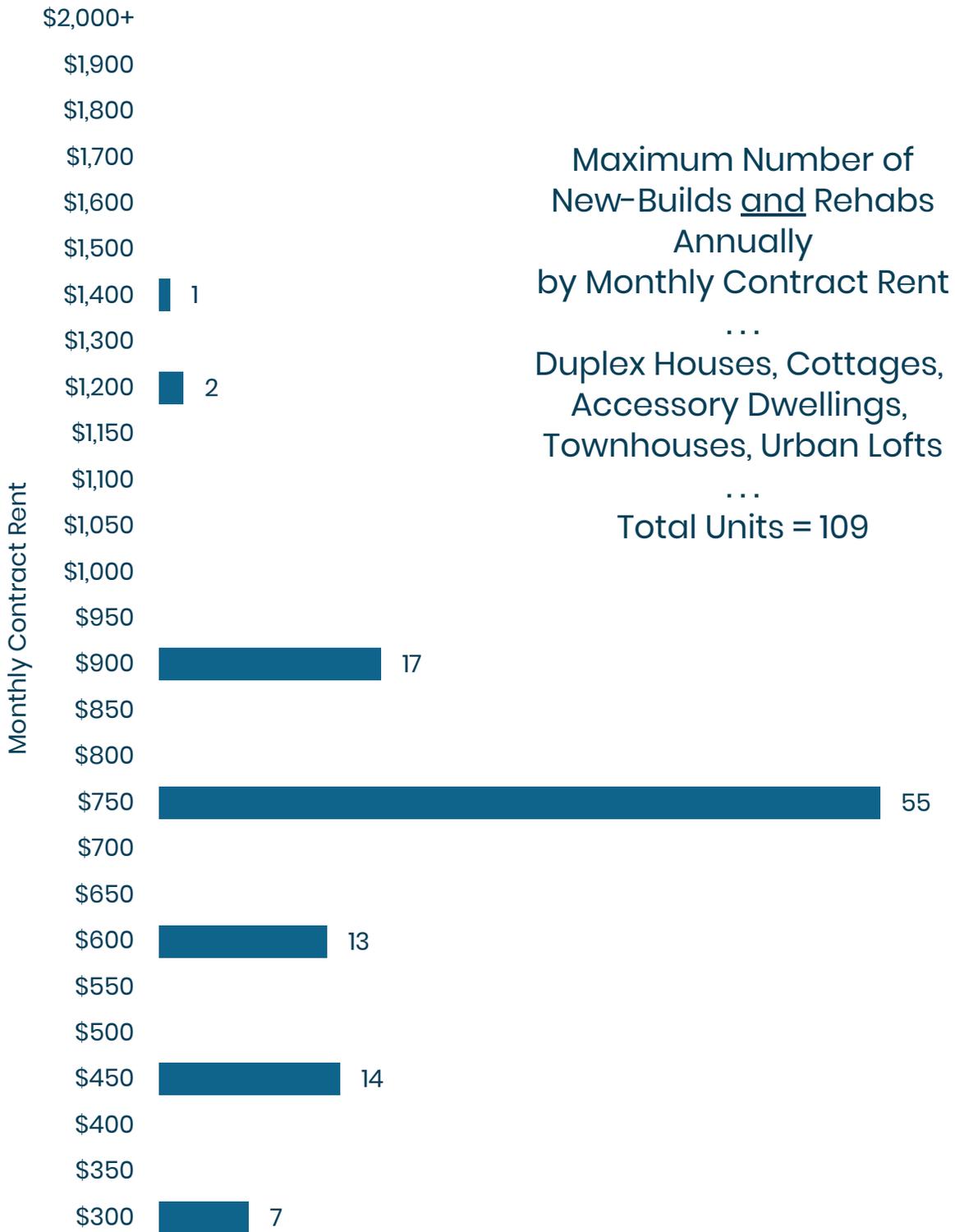
Total Home Values | Year 2020



Based on the results of a Target Market Analysis and study of households moving into and within the community. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of Housing North and Networks Northwest, 2019.

Renters | East Jordan

Monthly Contract Rents | Year 2020



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Section 4

Bay Shore CDP



CDP

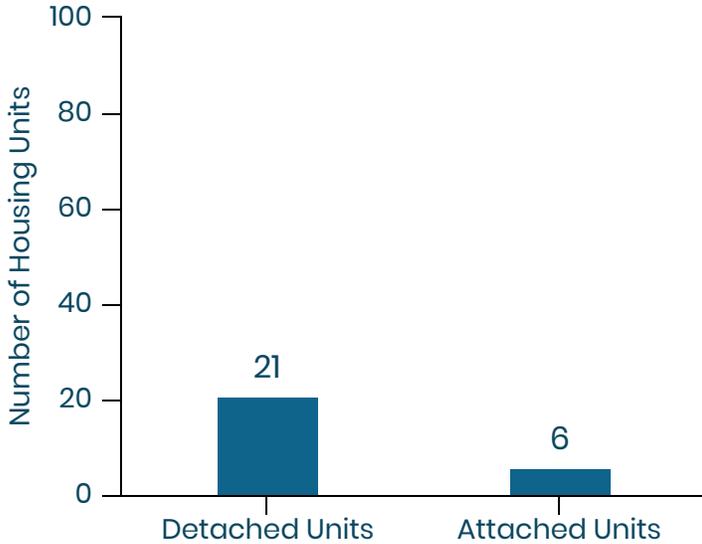
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Census
Designated
Place

Market Potential | Bay Shore

New Builds and Rehabs | Year 2020

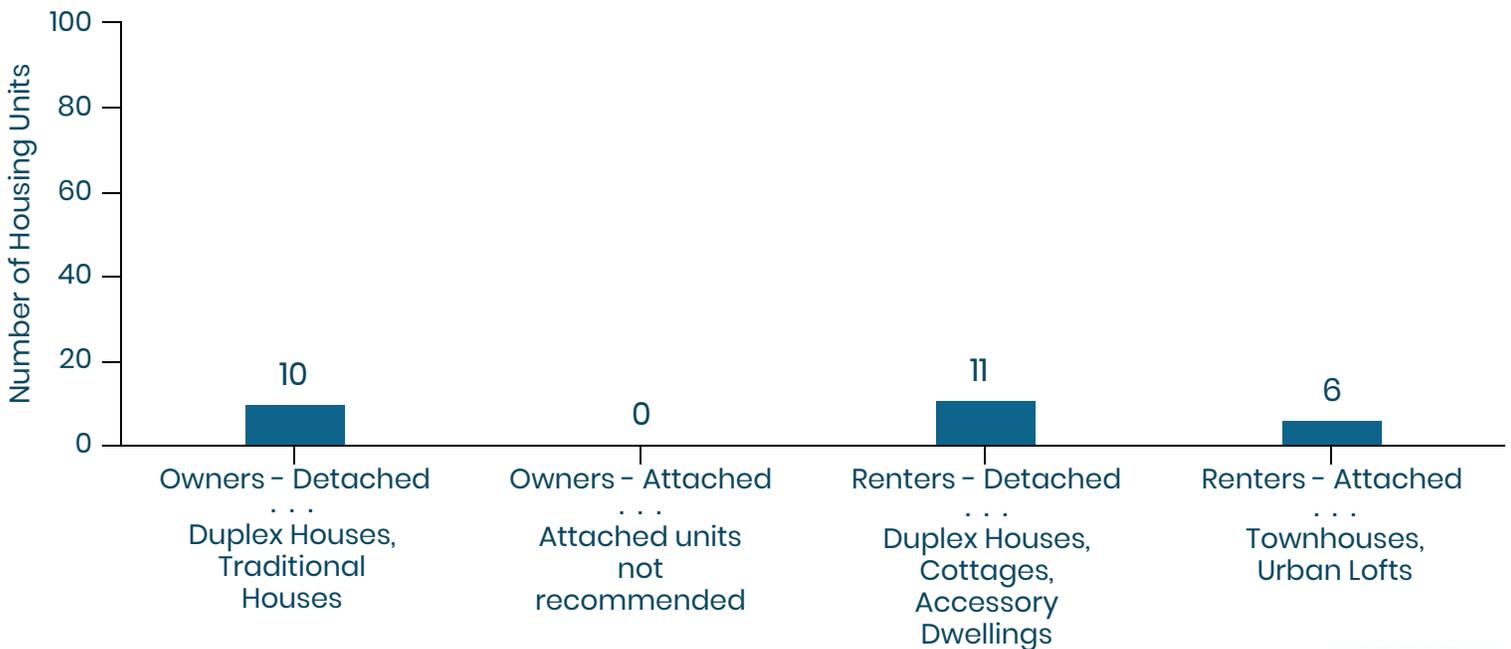
Detached v. Attached



Owners v. Renters



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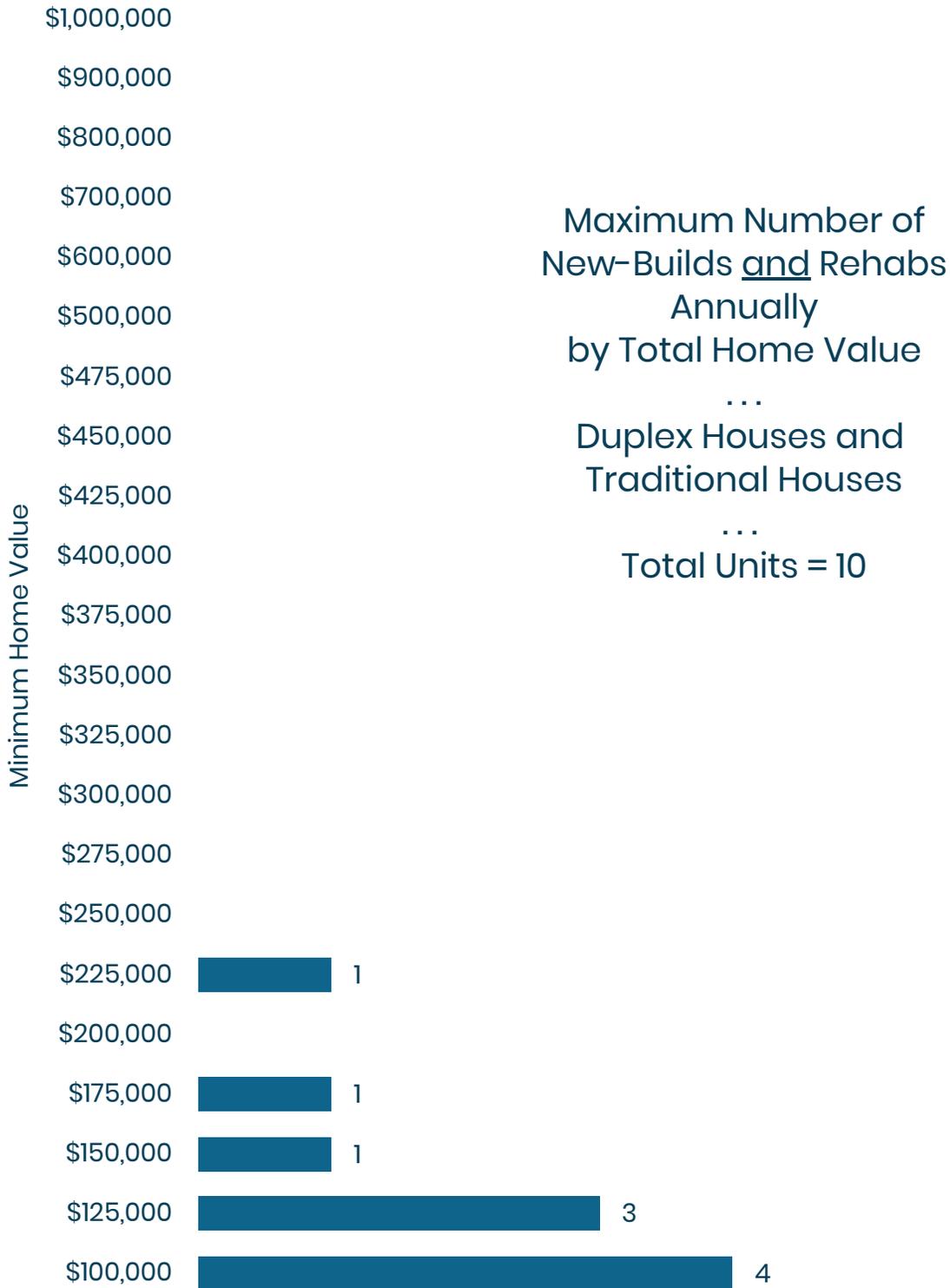


All figures have not been adjusted downward for existing vacancies, and they also have not been adjusted for out-migration. Underlying target market analysis and exhibit prepared by LandUseUSA | Urban Strategies © 2019 on behalf of Housing North and Networks Northwest.



Owners | Bay Shore

Total Home Values | Year 2020



Based on the results of a Target Market Analysis and study of households moving into and within the community. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of Housing North and Networks Northwest, 2019.



Renters | Bay Shore

Monthly Contract Rents | Year 2020



Maximum Number of
New-Builds and Rehabs
Annually
by Monthly Contract Rent

...
Duplex Houses, Cottages,
Accessory Dwellings,
Townhouses, Urban Lofts

...
Total Units = 17

Based on the results of a Target Market Analysis and study of households moving into and within the community. Analysis & exhibit prepared by LandUseUSA | Urban Strategies © on behalf of Housing North and Networks Northwest, 2019.



LandUseUSA
UrbanStrategies

Charlevoix County, Michigan Residential Target Market Analysis Existing Market Profiles – Year 2019

Appendix A – Owners
Appendix B – Renters



DRAFT
October 18, 2019



LandUseUSA
UrbanStrategies

Residential Target Market Analysis
Existing Market Profiles – Year 2020
Appendix A and Appendix B

Appendix A (Owners) – The TMA report includes two appendices demonstrating existing market profiles for the current year 2019. The first appendix includes two pages for each place to demonstrate the share of existing owners by income bracket, and the share of existing owner-occupied housing units by value bracket. In general, there tends to be a mismatch between the highest incomes of existing owners and relatively low values of existing units. However, affluent owners also tend to be very settled and disinclined to move, so they do not generate very much of the market potential.

Appendix B (Renters) – The second appendix includes two pages for each place to demonstrate the share of exiting renters by income bracket, and the share of existing renter-occupied housing units by contract rent bracket. Again, there tends to be a mismatch between the highest renter incomes and relatively low rents among existing units. As with the owners, affluent renters also tend to be more settled and less inclined to move, so they do not generate very much of the market potential.

HUD Income Limits – The exhibits in Appendix A and Appendix B also identify low-to-moderate income (LMI) limits as established by the U.S. Department of Housing and Urban Development (HUD). These limits are based on the Area Median Income (AMI) of each respective county, also established by HUD.

In general, households with extremely low incomes are earning about 30% of AMI; those with very low incomes are earning 50% of AMI; and those with low income are earning 80% of AMI. Households earning 80% to 120% of AMI are often described as those with “worker” incomes, or as “market rate”. However, these are not steadfast rules and there may be some variations between counties.

The charts showing the home value and contract rent brackets are also aligned with HUD's LMI limits. The incomes are translated into value and rent thresholds based on the assumptions that renters should not spend more than 30% of their total income on contract rents; and owners should not spend more than 40% of their total income on a yearly mortgage, including principal and interest.

The LMI limits shown on the exhibits are intended for general reference and as a benchmark for developers interested in building new affordable housing projects. However, they should not be used to make decision on the values or rents of new market-rate housing.

Appendix A

Owner Incomes v. Home Values



The City of
Boyne City



The City of
Charlevoix



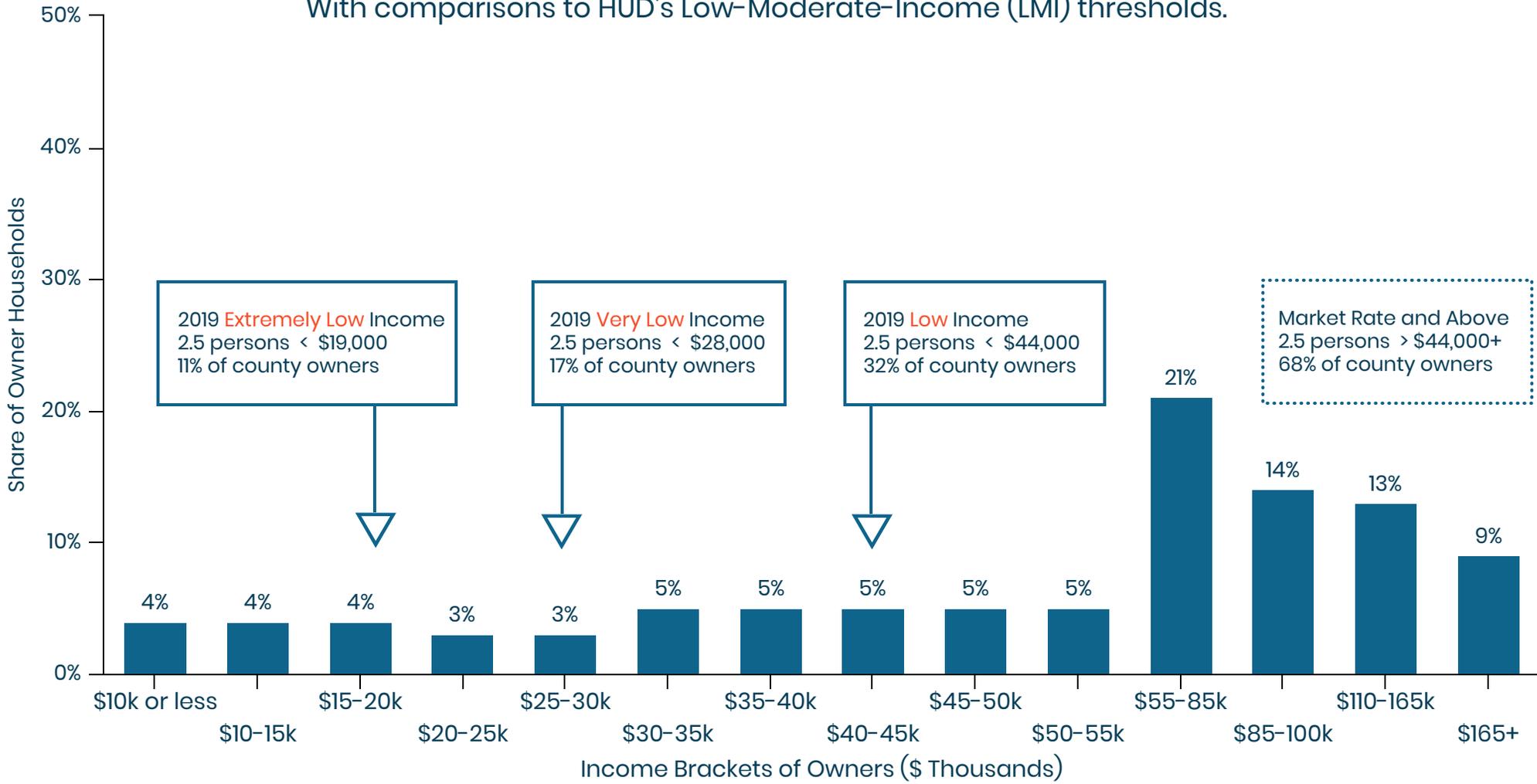
The City of
East Jordan



Bay Shore CDP
Census Designated Place

Owners | Charlevoix County Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.

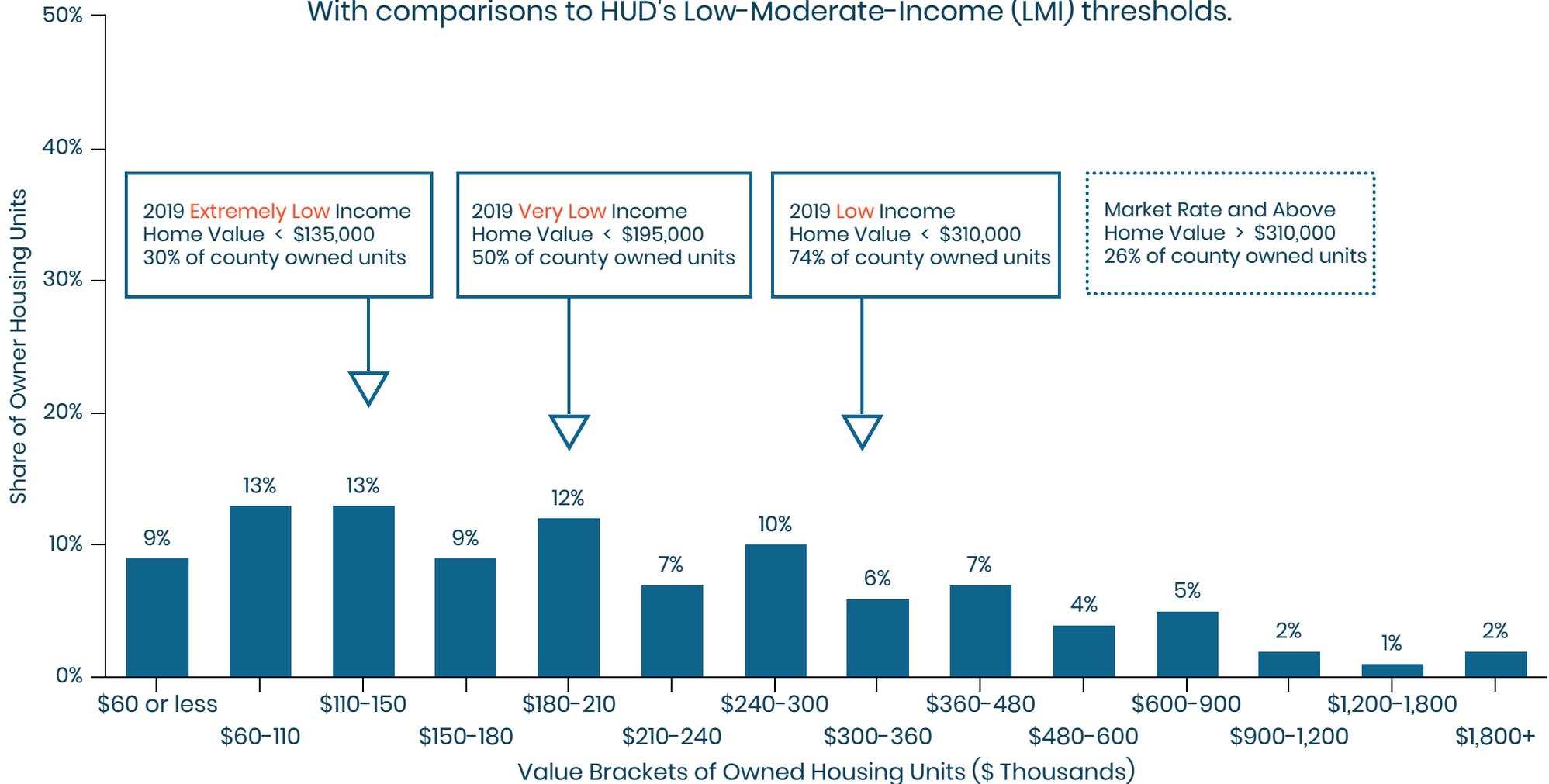


The 2019 Low-to-Moderate Income (LMI) limits are based on midpoint data provided by the U.S. Department of Housing and Urban Development (HUD) for 2 and 3 person households. For each place, the standard is the Area Median Income (AMI) for the county and as established by HUD. In general, extremely low income households are earning less than 30% of the county's AMI. Similarly, very low income households are earning less than 50% of the county's AMI; and low income households are earning less than 80% of AMI. It is generally believed that households earning 80% of AMI or above should be able to afford market rate home values, and those earning less than 80% need more "affordable" housing choices. Also: The share of households by income bracket is based on the American Community Survey (ACS) with 1-year and 5-year estimates through the year 2017, and then forecast to the year 2019 by LandUseUSA | Urban Strategies ©.



Owners | Charlevoix County Total Home Values | Year 2019

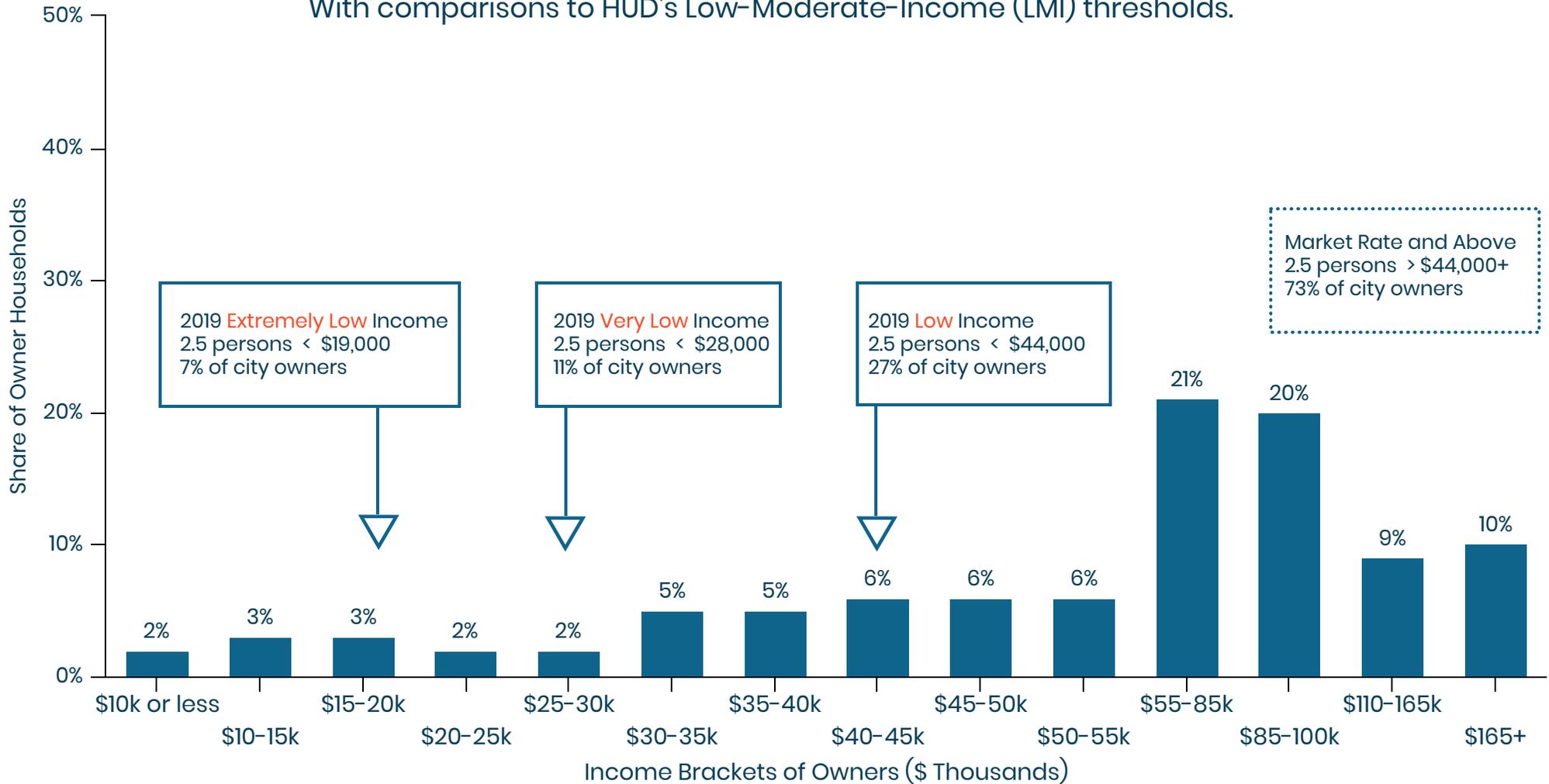
With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



The 2019 Low-to-Moderate Income (LMI) limits are provided by the U.S. Department of Housing and Urban Development (HUD) for 2 and 3 person households, and averaged for the midpoint of 2.5 persons. The standard is the Area Median Income (AMI) for the county as established by HUD. Extremely low income households are generally earning less than 30% of the county's AMI; very low income households are earning less than 50% of the AMI; and low income households are earning less than 80%. It is generally believed that households earning 80% of AMI or above should be able to afford market rate home values, and those earning less than 80% need more "affordable" housing choices. This analysis also assumes that owners should spend no more than 40% of their income (30-year mortgages at a 4% interest rate). Also: The share of owner-occupied housing units by value bracket is based on the American Community Survey (ACS) with 1-year and 5-year estimates through the year 2017, and then forecast to the year 2019 by LandUseUSA | Urban Strategies ©.

Owners | Boyne City Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



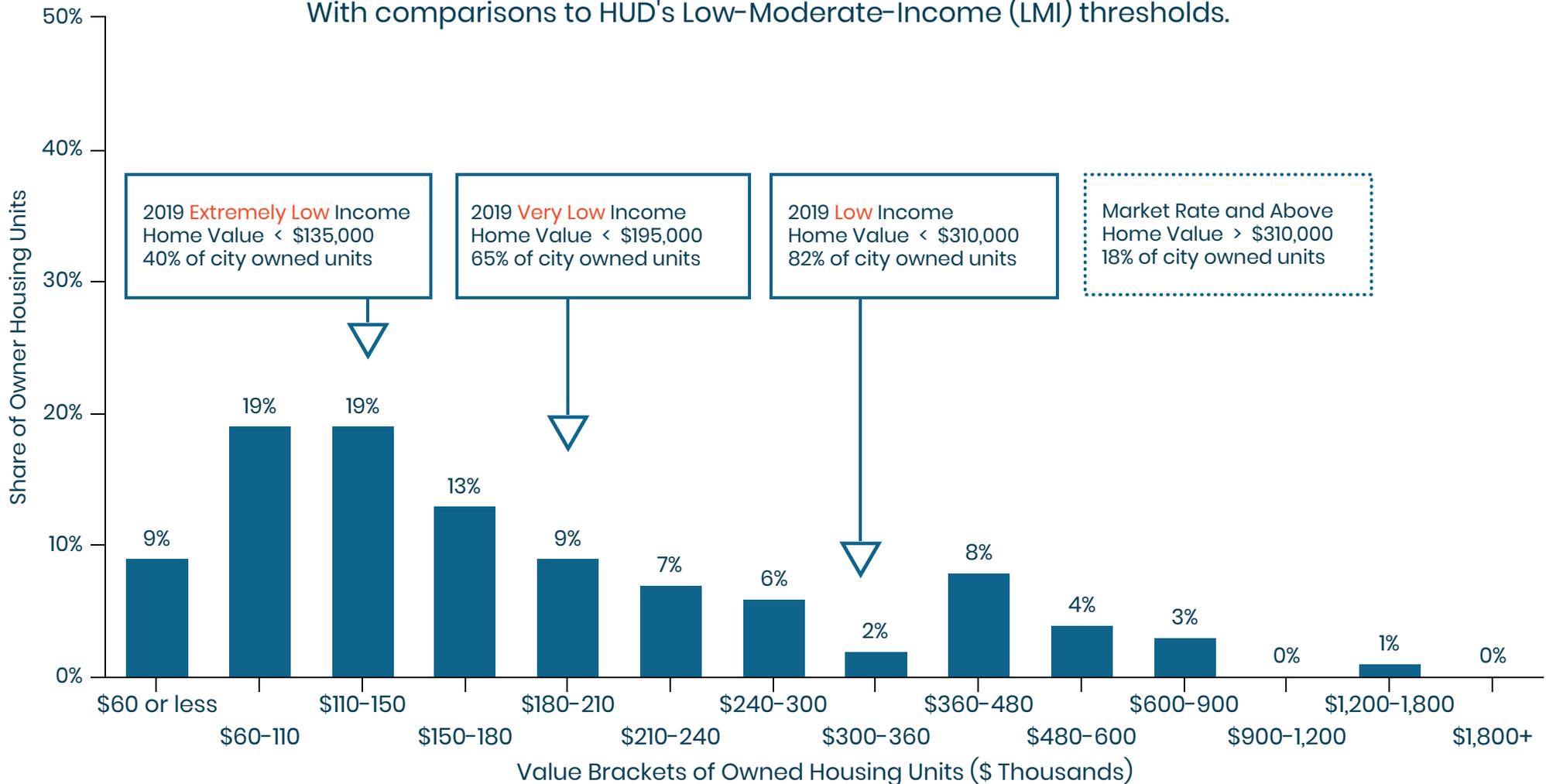
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Owners | Boyne City

Total Home Values | Year 2019

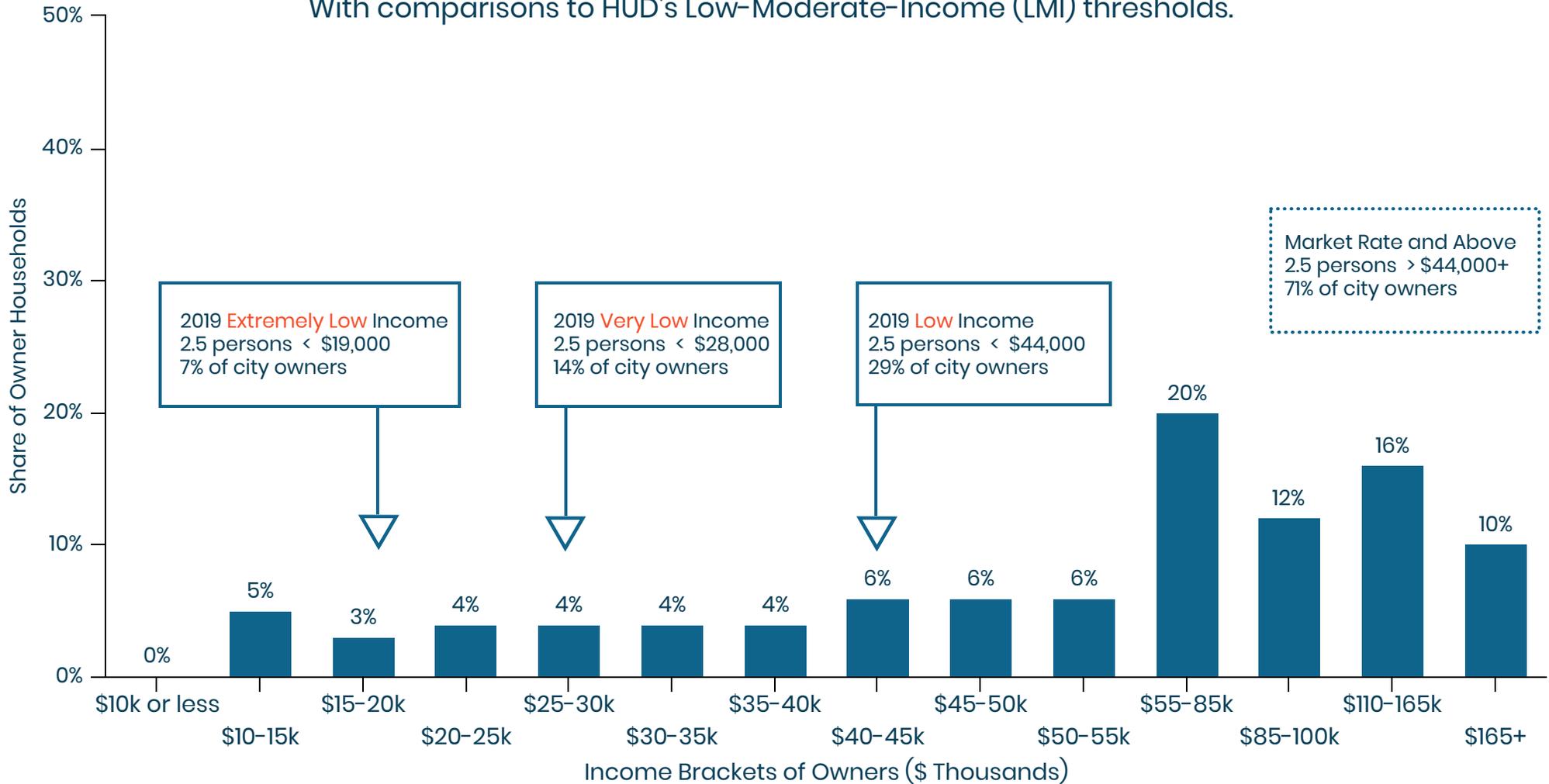
With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



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Owners | Charlevoix City Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



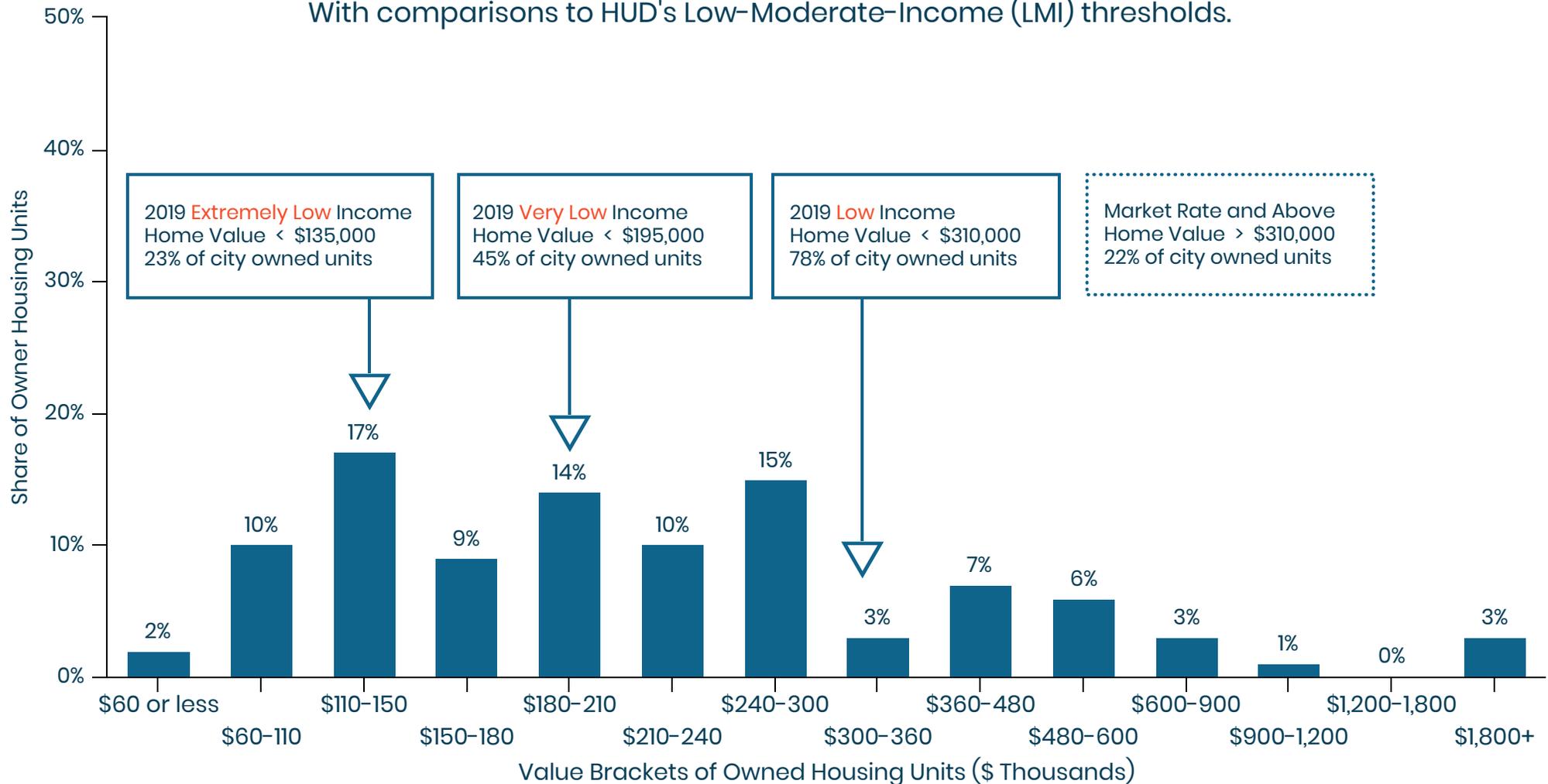
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Owners | Charlevoix City

Total Home Values | Year 2019

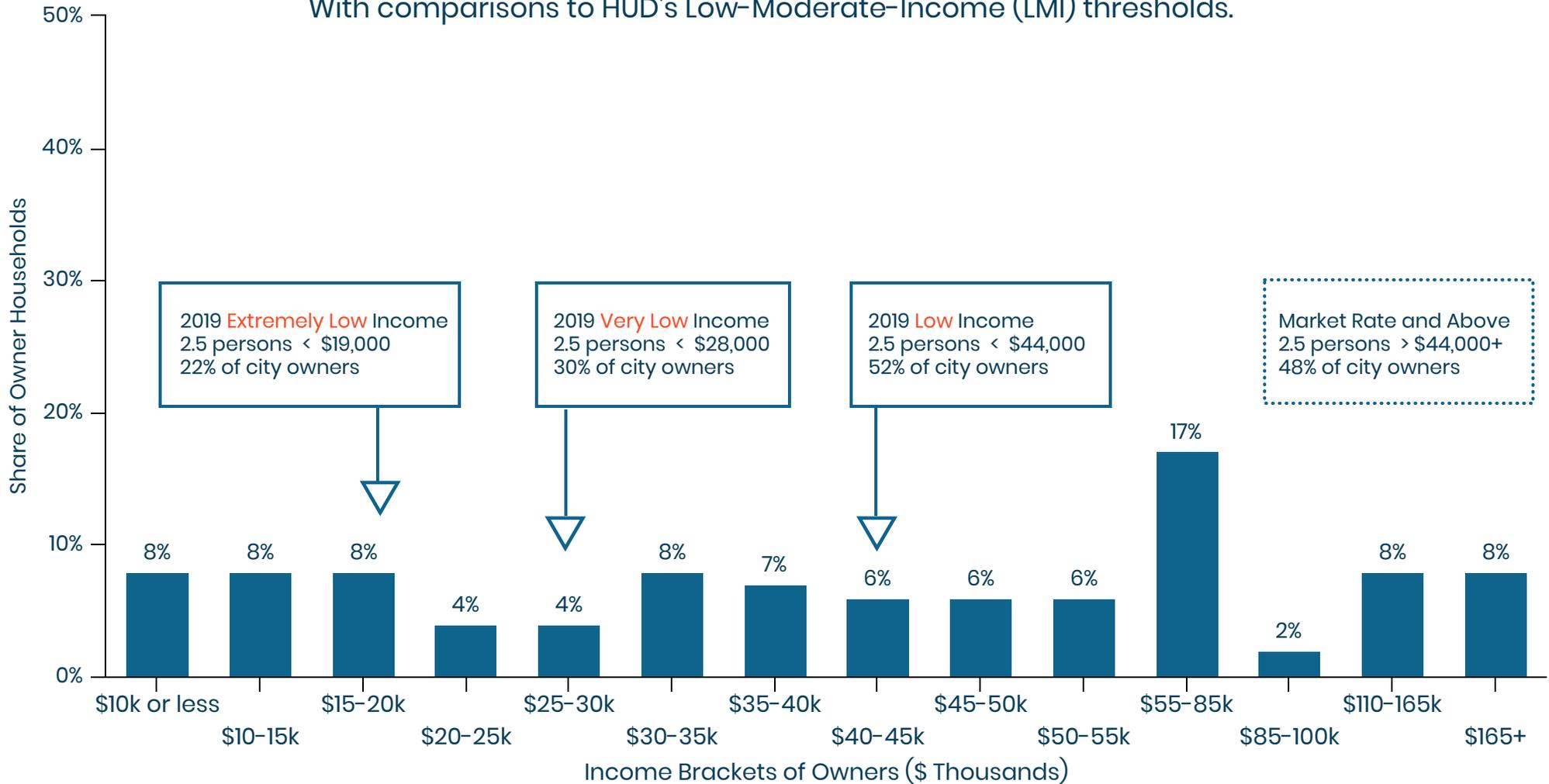
With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



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Owners | East Jordan Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



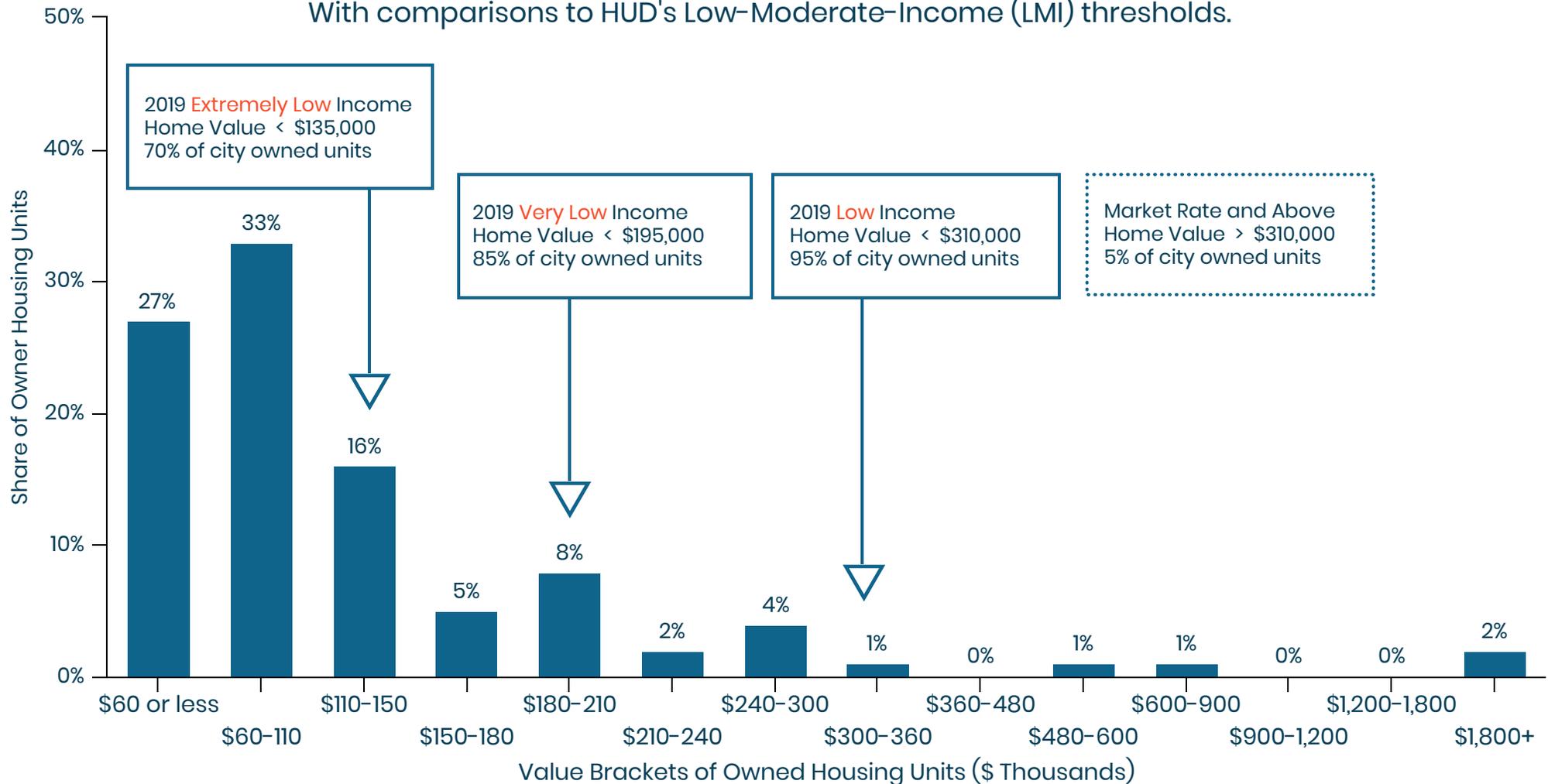
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Owners | East Jordan

Total Home Values | Year 2019

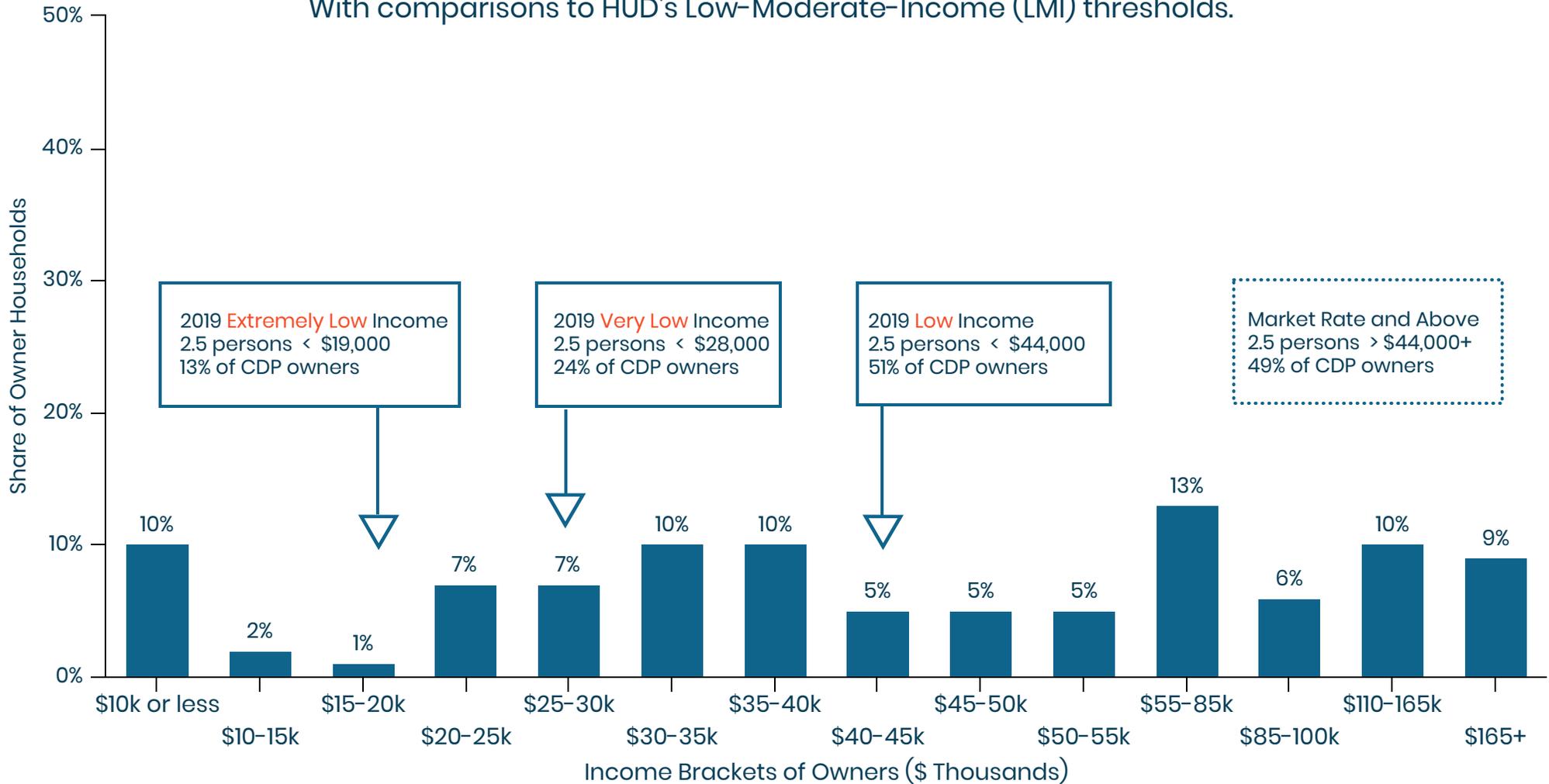
With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



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Owners | Bay Shore Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



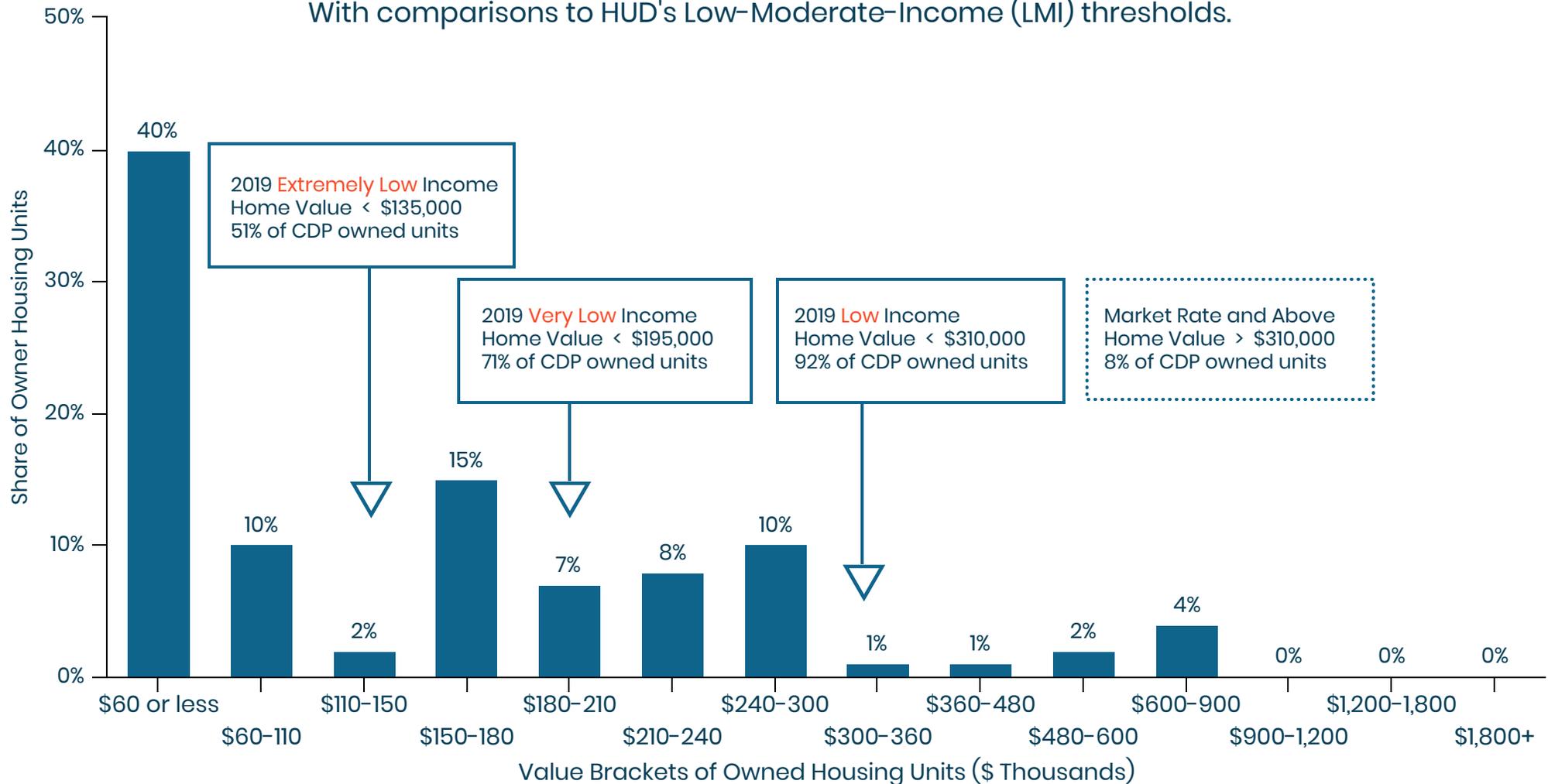
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Owners | Bay Shore

Total Home Values | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



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Appendix B

Renter Incomes v. Contract Rents



The City of
Boyne City



The City of
Charlevoix



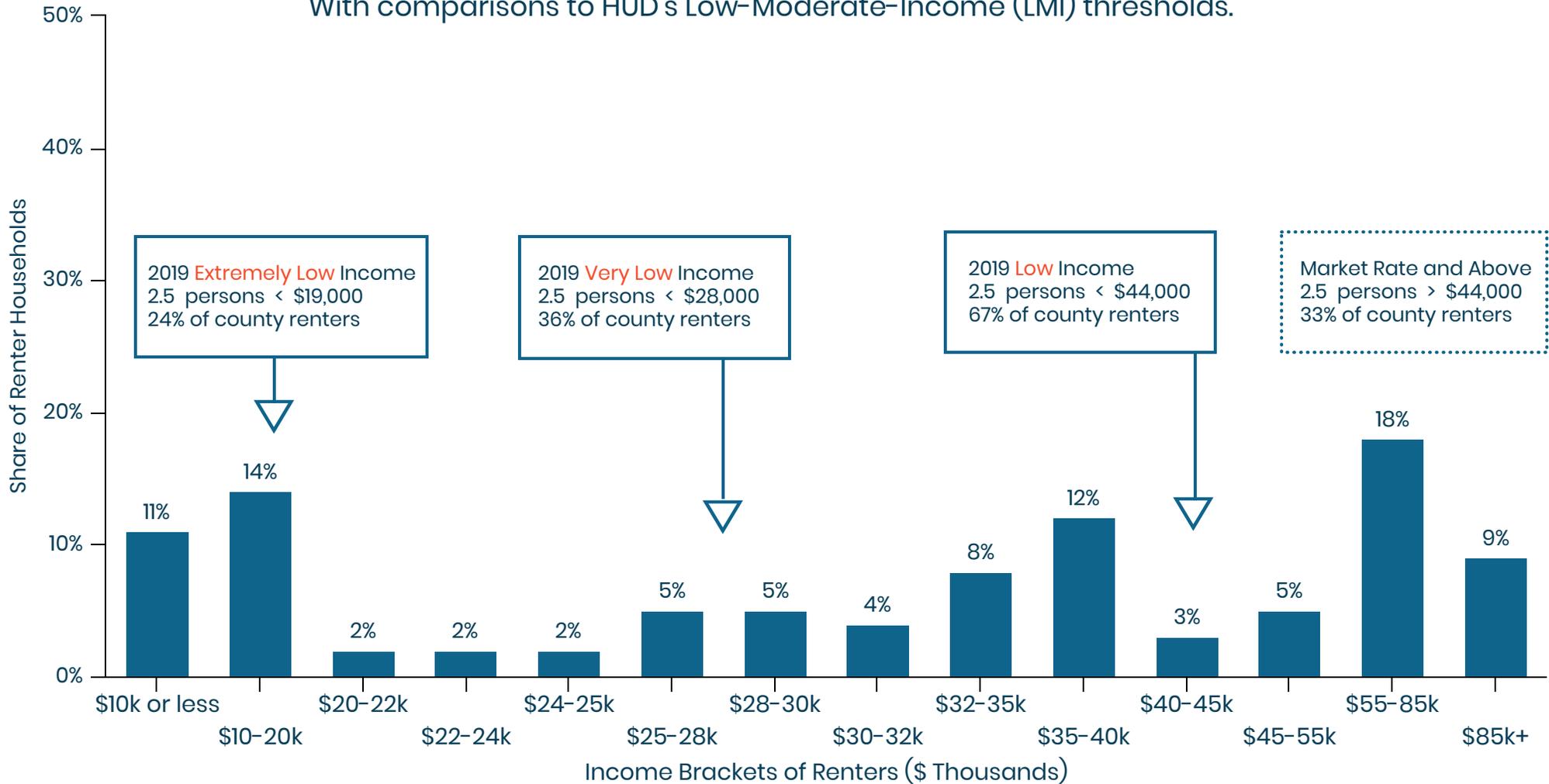
The City of
East Jordan



Bay Shore CDP
Census Designated Place

Renters | Charlevoix County Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



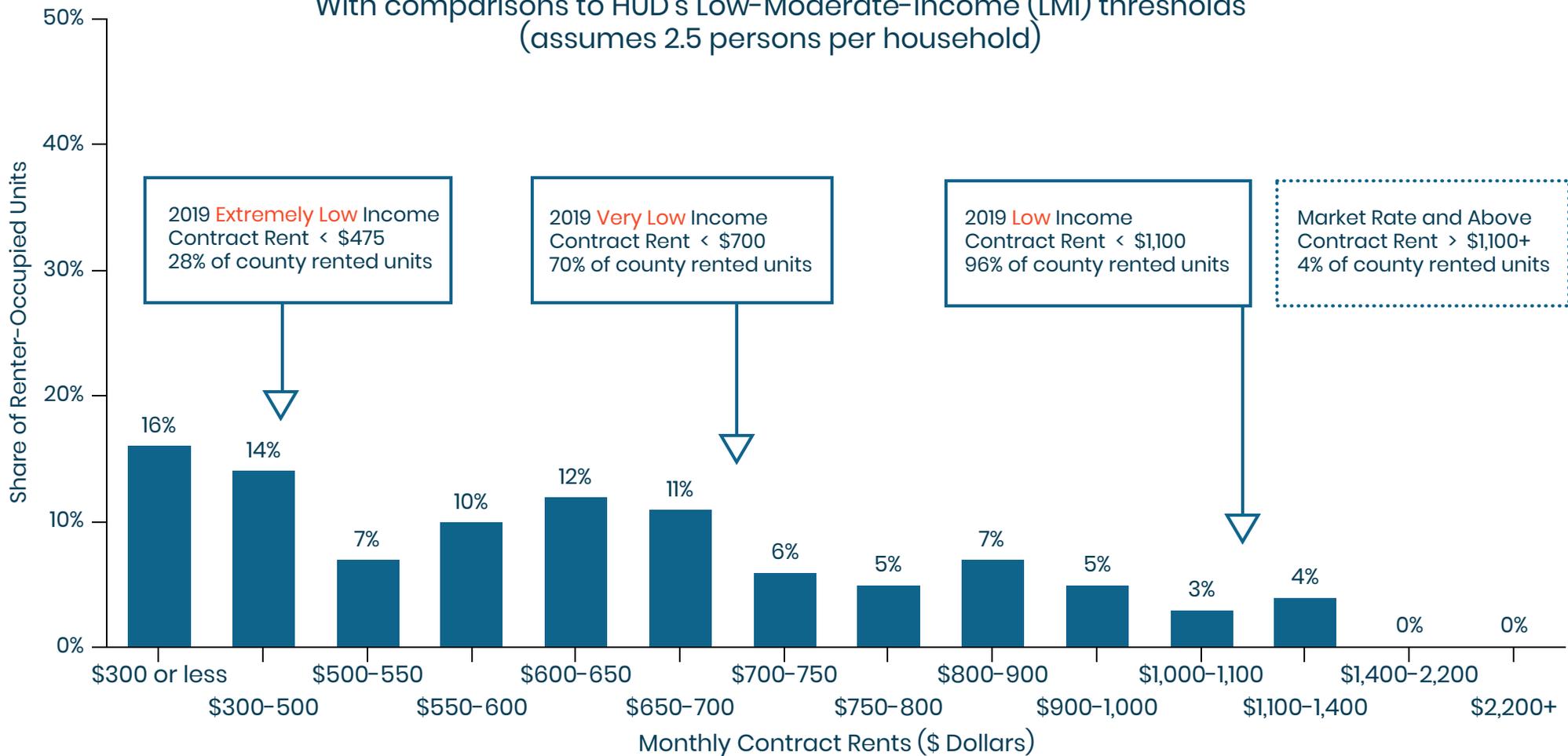
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Renters | Charlevoix County

Monthly Contract Rents | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds
(assumes 2.5 persons per household)



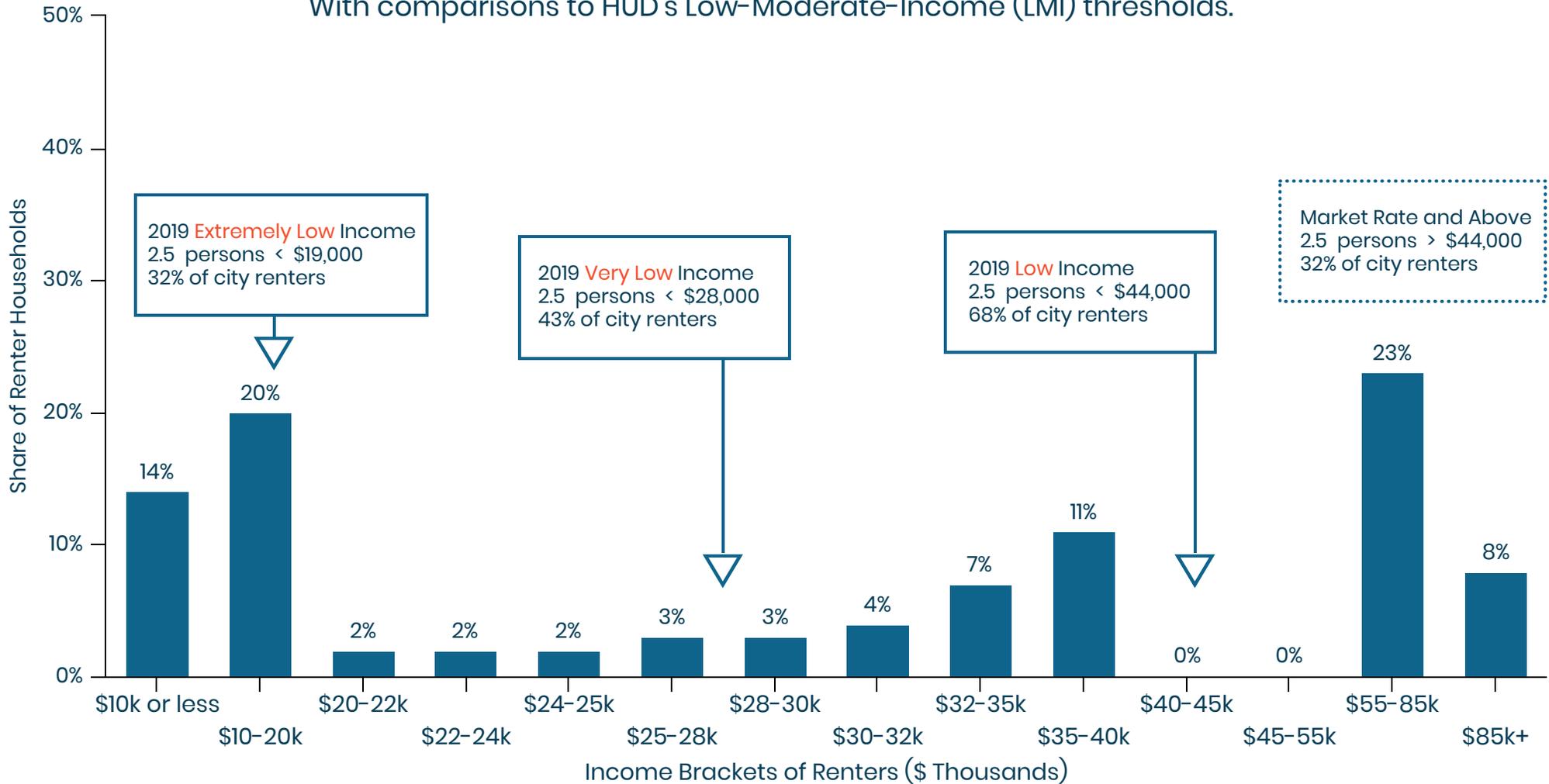
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Renters | Boyne City

Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



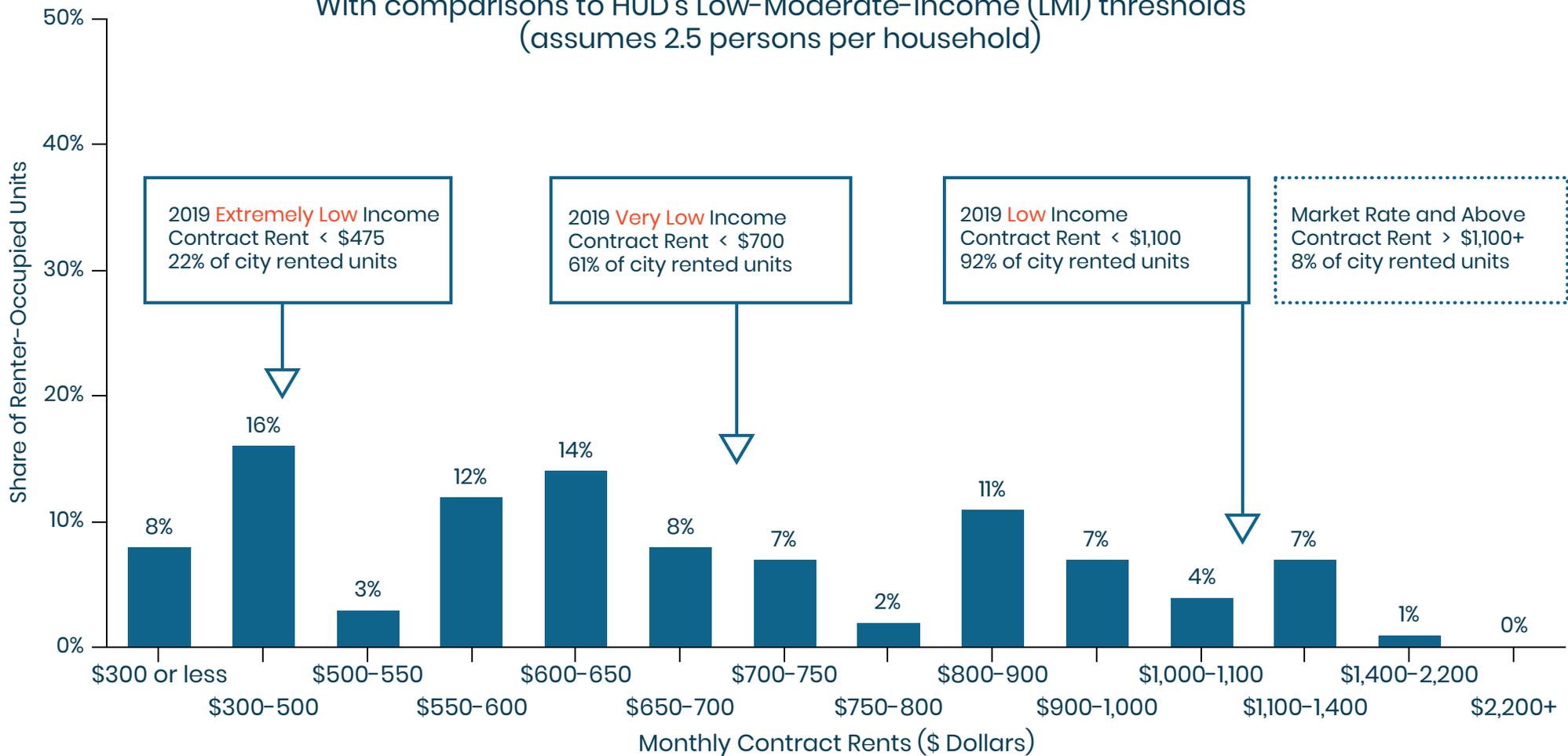
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Renters | Boyne City

Monthly Contract Rents | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds
(assumes 2.5 persons per household)



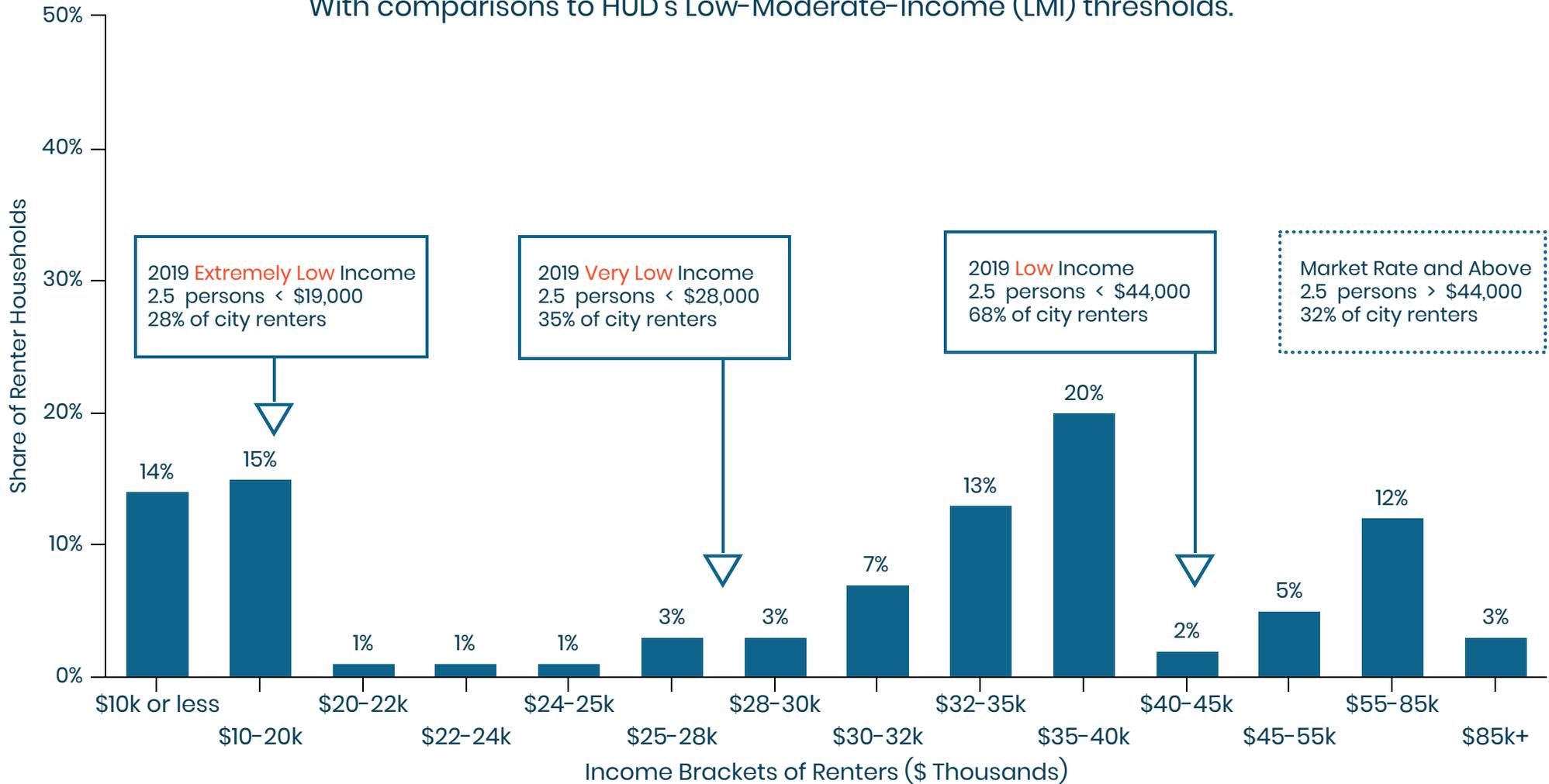
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Renters | Charlevoix City

Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



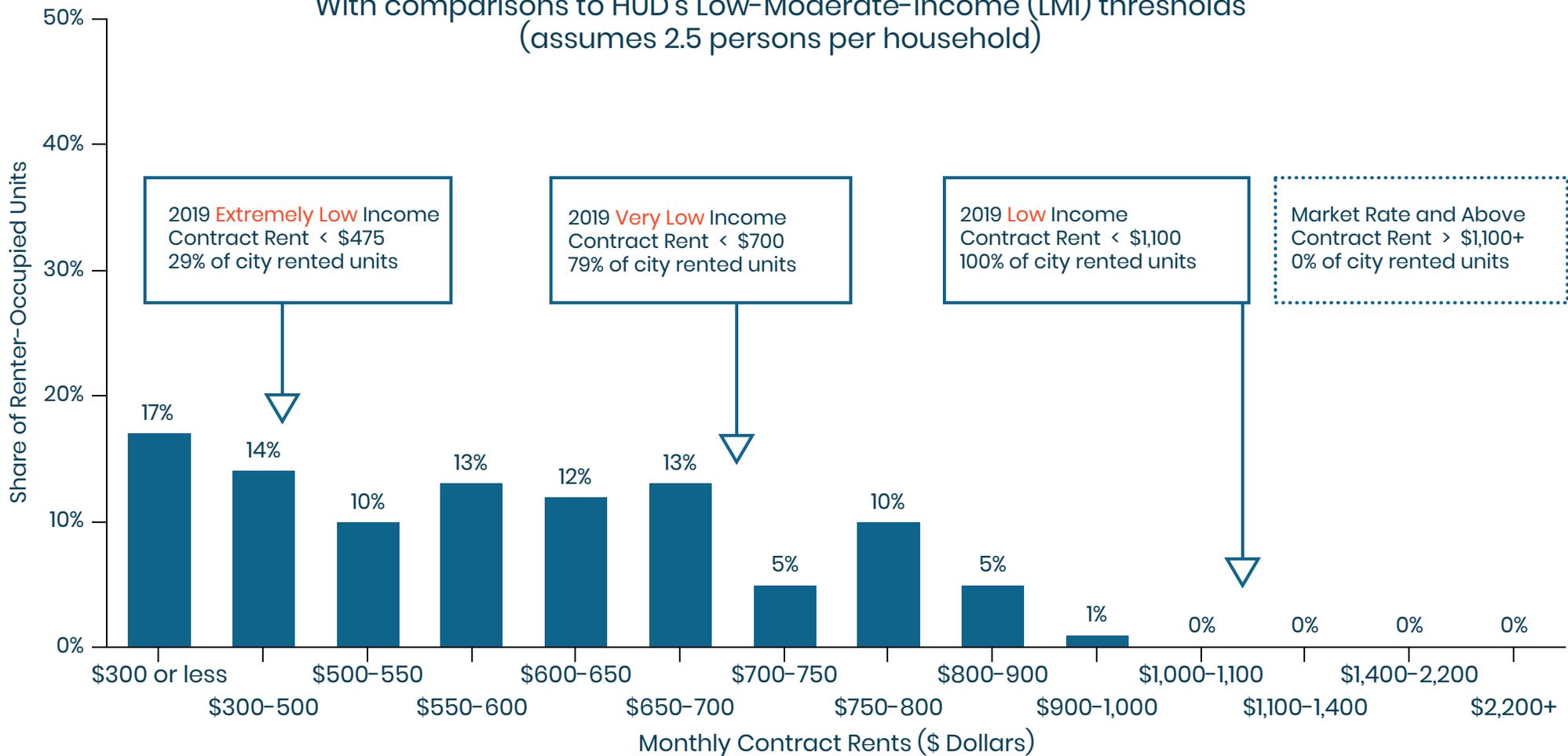
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Renters | Charlevoix City

Monthly Contract Rents | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds
(assumes 2.5 persons per household)



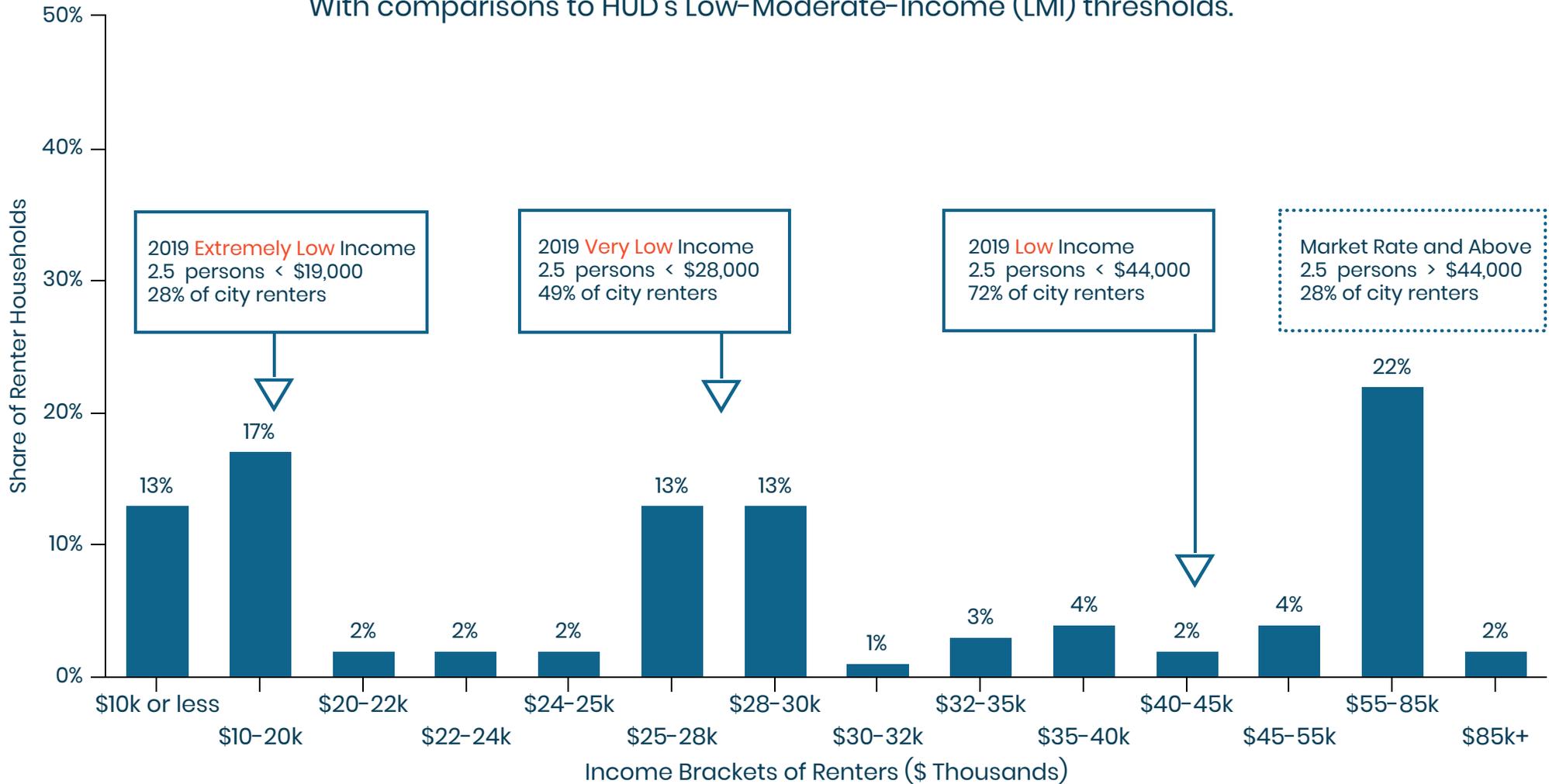
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Renters | East Jordan

Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



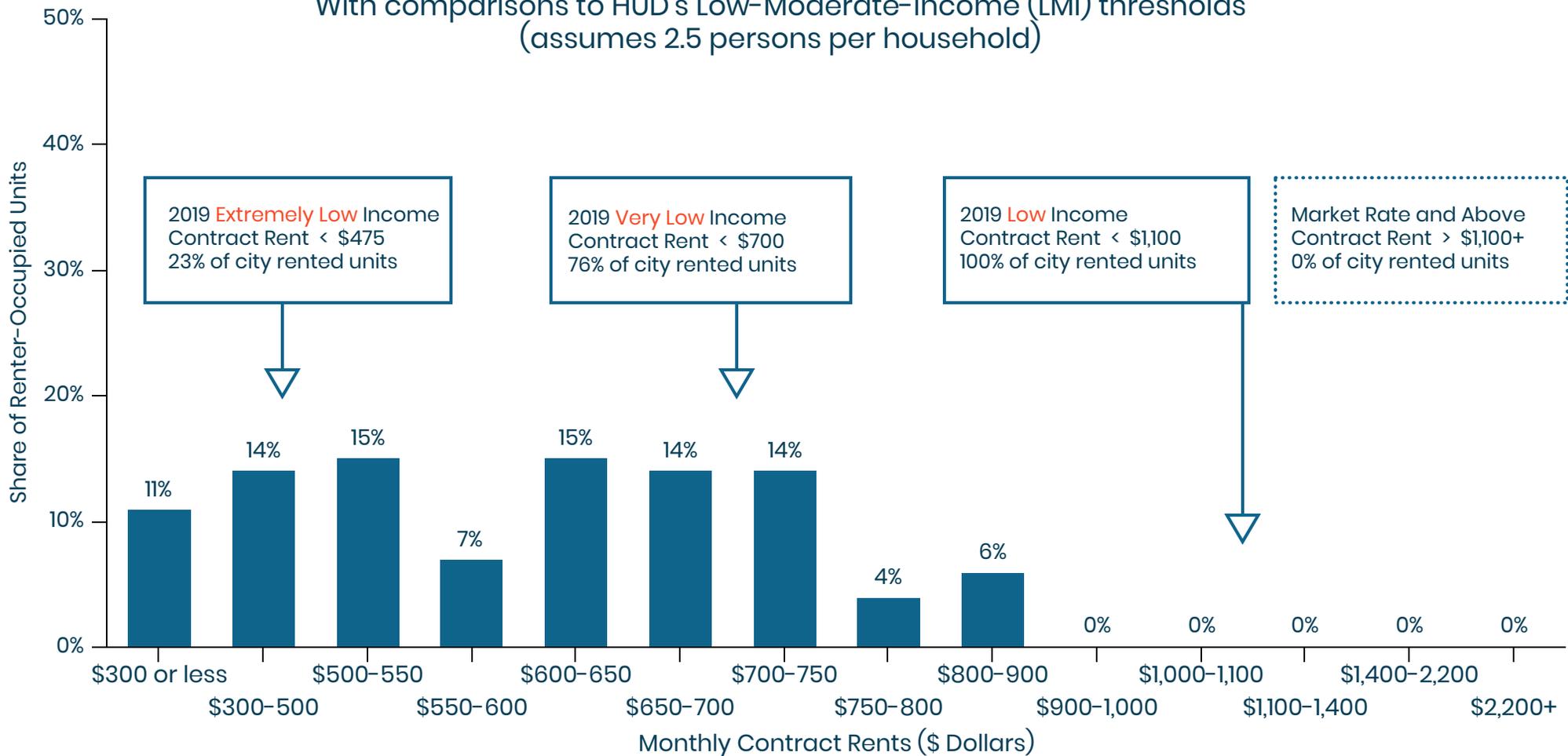
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Renters | East Jordan

Monthly Contract Rents | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds
(assumes 2.5 persons per household)



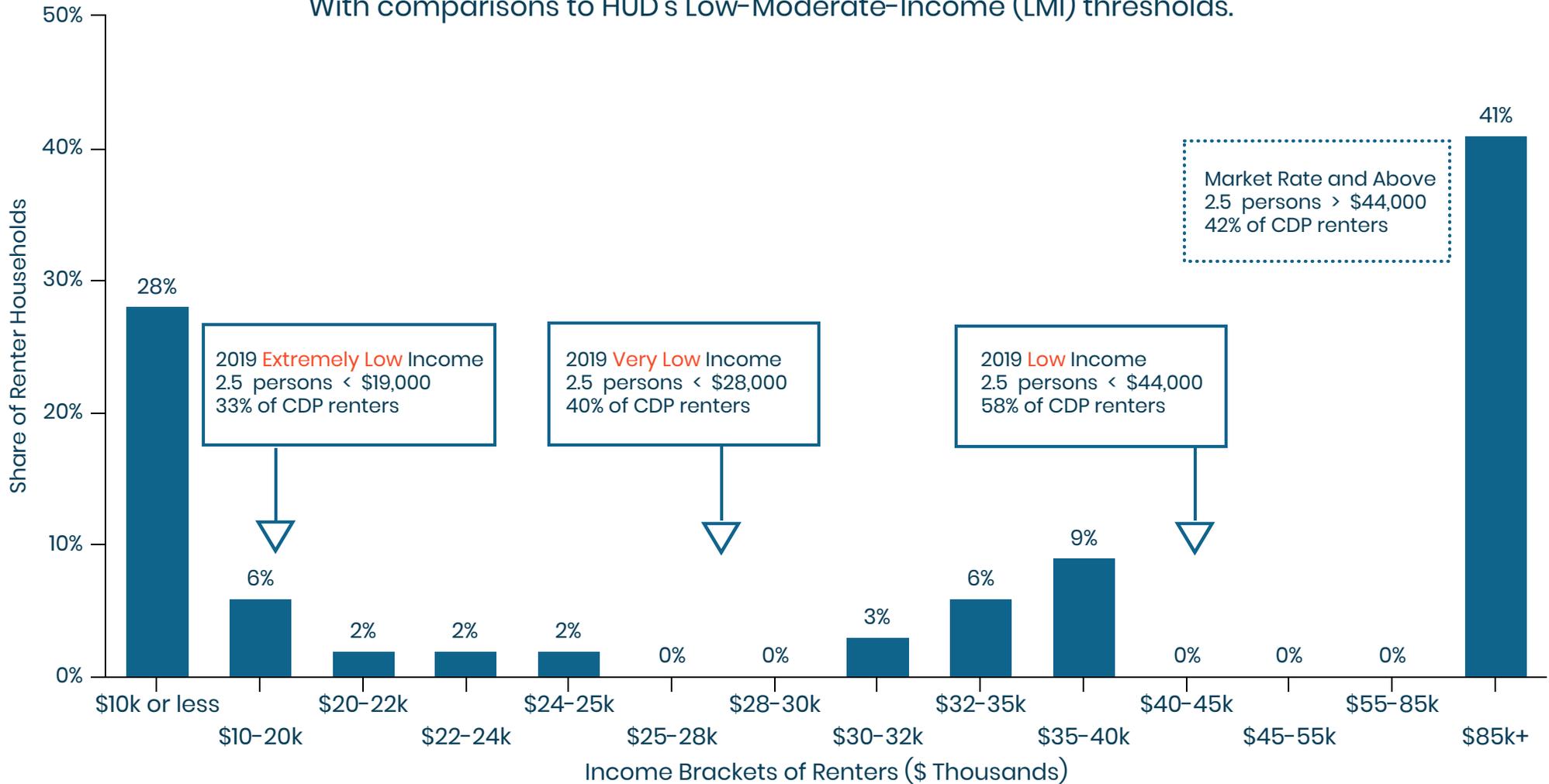
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Renters | Bay Shore

Income Brackets | Year 2019

With comparisons to HUD's Low-Moderate-Income (LMI) thresholds.



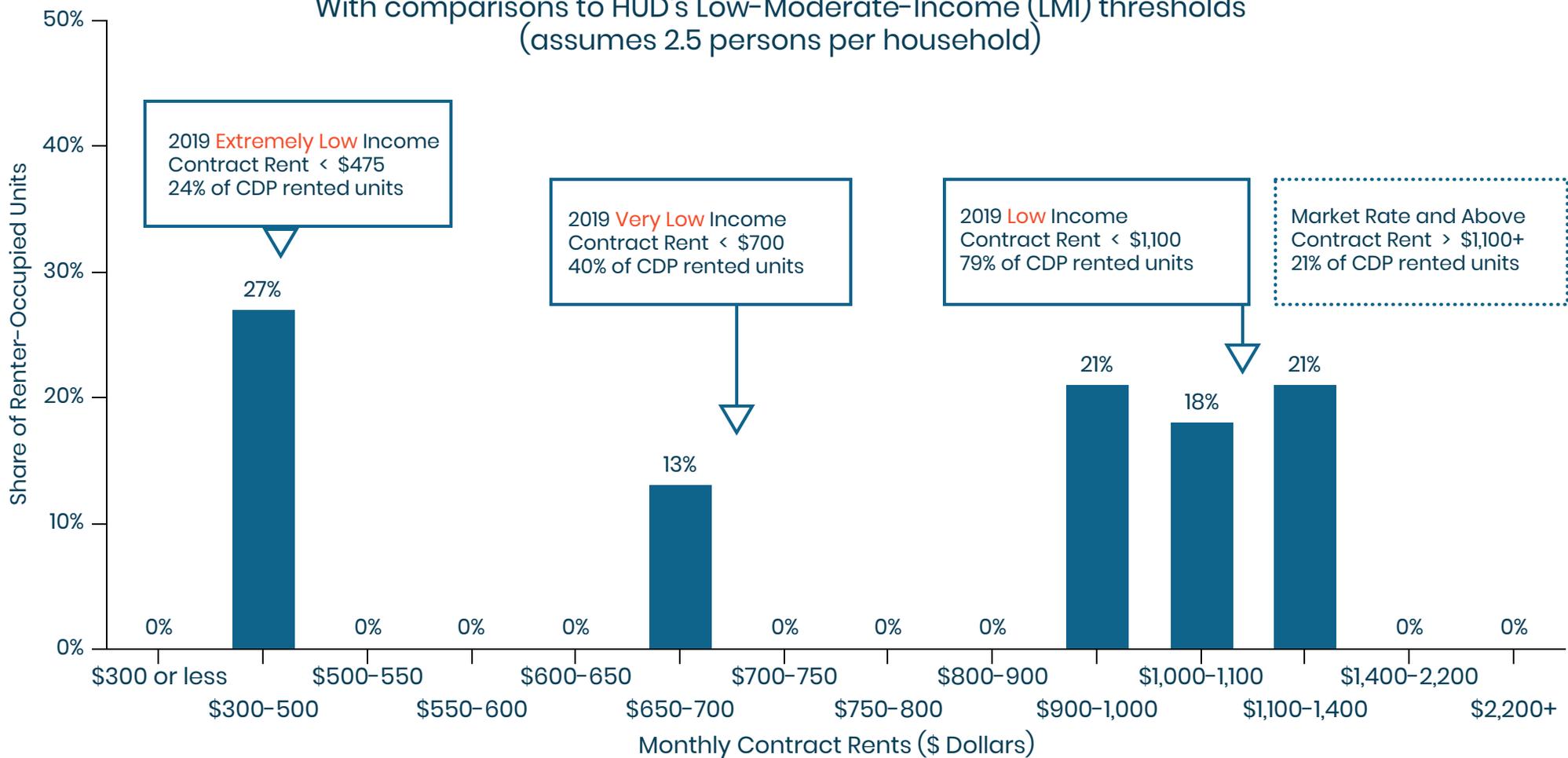
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Renters | Bay Shore

Monthly Contract Rents | Year 2019

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