



# Regional Housing Plan

How does it work?

**NEMHA**



# Regional Partnership

Local Voices, Local Choices: A Collaborative County Engagement

*In partnership with NEMHA, each county within our region will actively participate in the decision-making process to shape the development and rehabilitation of housing units. This collaborative approach ensures that the housing solutions align with the unique needs and aspirations of each community.*

***Here's how it works!***





# Regional Housing Plan

## Build Baby Build!

1. Build 5,000 regional units of full-spectrum housing within the plan's five years.
2. Build 1,000 Full Spectrum Housing Units within the plan's first year.
3. Rehab 5,000 Total Regional Units, 3,500 Single-Family, and
4. 1,500 Rentals within the plan's five years.
5. Formation of the Northeast Michigan Housing Alliance.
6. Host a Regional Housing Summit in 2024-2025



# Who/What Is NEMHA?

Northeast Michigan Housing Alliance (NEMHA)

NEMHA is an alliance bringing together local governments, nonprofits, businesses, and individuals with a shared commitment to creating lasting change. NEMHA believes that everyone, regardless of their income or circumstances, deserves access to a secure and dignified place to call home. NEMHA is our response to this shared belief.



# Defining Principles of NEMHA

## Equity

Ensuring that every individual, regardless of their background, has equal access to housing opportunities.

## Collaboration

We bring together stakeholders from various sectors, fostering open dialogue and shared solutions.

## Innovation

We embrace new ideas, technologies, and approaches to address the complex challenges our communities face.

## The Mission

To forge a brighter housing future for Northeastern Michigan.

## The Journey Ahead

We can shape a future where safe and affordable housing is not a luxury, but a right for all.

ENGAGEMENT

STRATEGY

FUNDING

CONSTRUCTION

HOMEOWNERSHIP

LOT 19A



# Full Spectrum Housing

A Wide Range of Preferences and Requirements Within a Community.

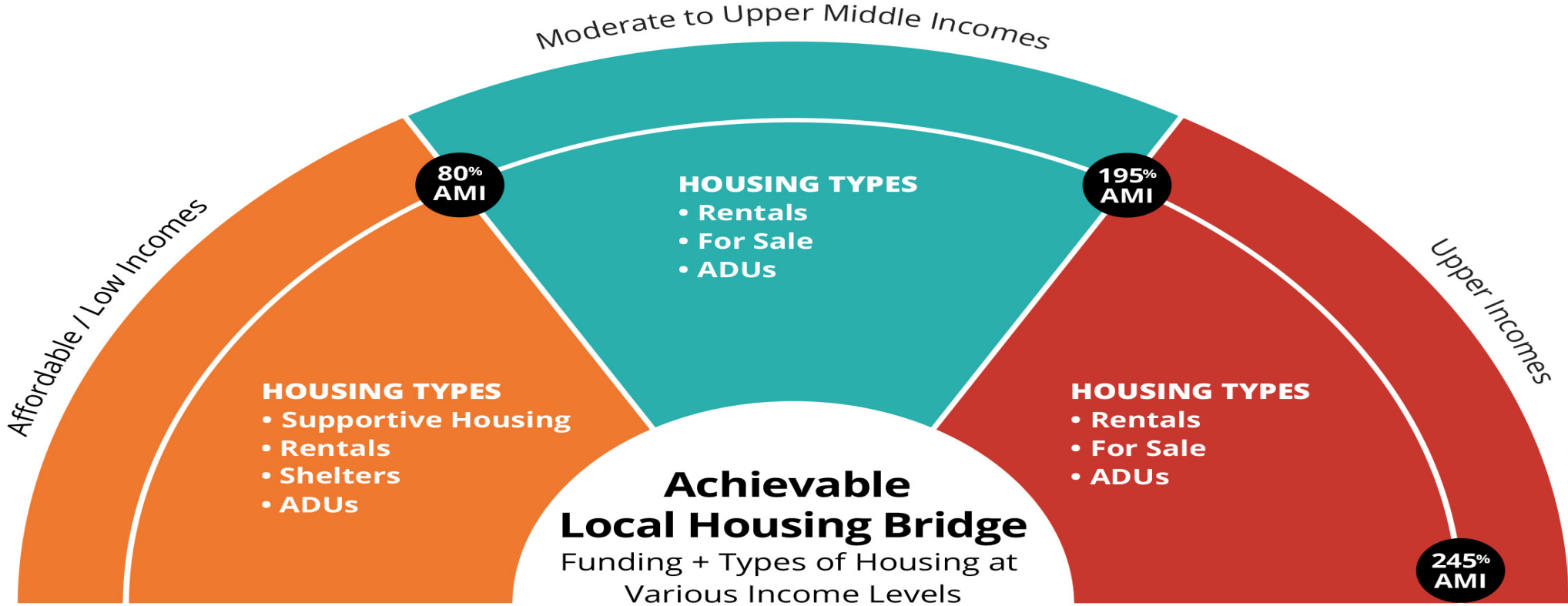
Single Family

Multi-Family

Senior Housing

Condos & Townhomes

Student



PRESERVING COMMUNITY CHARACTER



# Understanding AMI

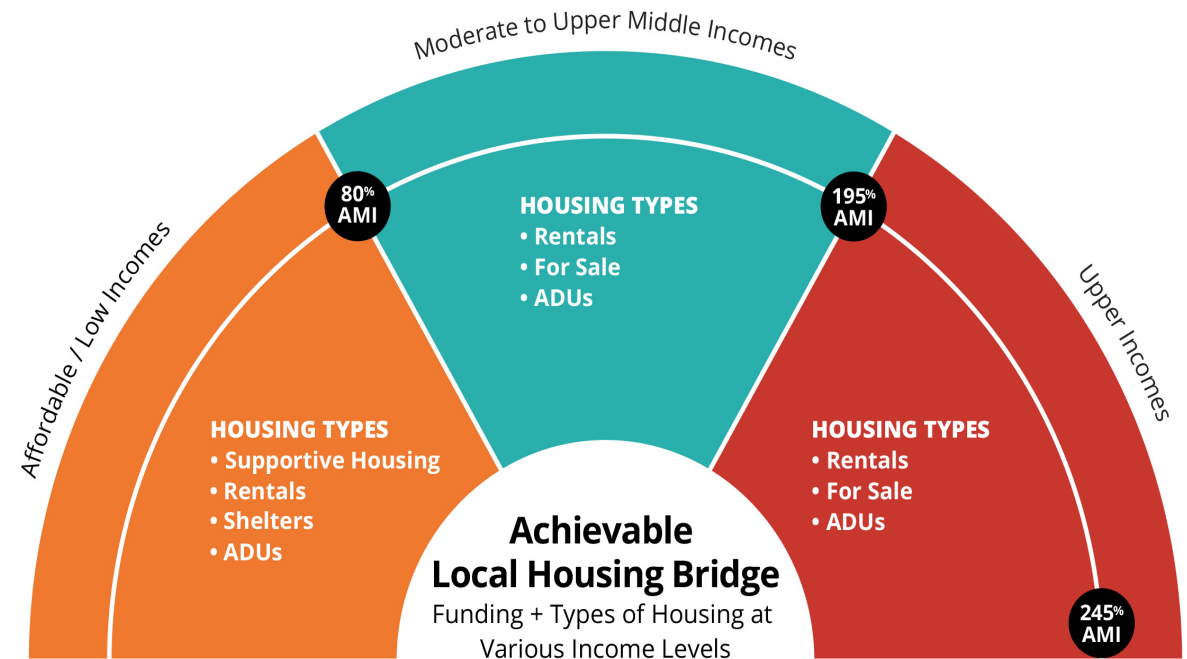
Area Median Income (AMI) is the household income for the median — or middle — household in a region. The US Department of and Urban Development (HUD) publishes this data annually for regions; data varies by household size. Exact household AMI is determined by county and household size.

## ALPENA COUNTY

Income Level	1 Person	2 Person
Extremely Low (up to 30% AMI)	\$ 15,900.00	\$ 18,180.00
Very Low (up to 50% AMI)	\$ 26,500.00	\$ 30,300.00
Low (up to 80% AMI)	\$ 42,400.00	\$ 48,480.00
Median (up to 100% AMI)	\$ 53,000.00	\$ 60,600.00
Moderate (up to 120% AMI)	\$ 63,600.00	\$ 72,720.00
Upper Middle (up to 140% AMI)	\$ 74,200.00	\$ 84,840.00
Upper Middle (up to 150% AMI)	\$ 79,500.00	\$ 90,900.00

Rent By Bedroom	Studio	1 Bedroom
Extremely Low (up to 30% AMI)	\$ 412.00	\$ 441.00
Very Low (up to 50% AMI)	\$ 687.00	\$ 736.00
Low (up to 80% AMI)	\$ 1,100.00	\$ 1,178.00
Median (up to 100% AMI)	\$ 1,375.00	\$ 1,472.00
Moderate (up to 120% AMI)	\$ 1,650.00	\$ 1,767.00
Upper Middle (up to 140% AMI)	\$ 1,925.00	\$ 2,061.00
Upper Middle (up to 150% AMI)	\$ 2,062.00	\$ 2,208.00

## Local Area Median Income





Income Level	1 Person	2 Person	WORKFORCE PROJECT TARGET FOCUS
Extremely Low (up to 30% AMI)	\$ 15,900.00	\$ 18,180.00	
Very Low (up to 50% AMI)	\$ 26,500.00	\$ 30,300.00	80% AMI = \$20.38 per hour  120% AMI = \$30.58 per hour  Based on a Single Person
Low (up to 80% AMI)	\$ 42,400.00	\$ 48,480.00	
Median (up to 100% AMI)	\$ 53,000.00	\$ 60,600.00	
Moderate (up to 120% AMI)	\$ 63,600.00	\$ 72,720.00	
Upper Middle (up to 140% AMI)	\$ 74,200.00	\$ 84,840.00	
Upper Middle (up to 150% AMI)	\$ 79,500.00	\$ 90,900.00	

## Understanding AMI

Rent By Bedroom	Studio	1 Bedroom	Rental Rates in Alpena
Extremely Low (up to 30% AMI)	\$ 412.00	\$ 441.00	
Very Low (up to 50% AMI)	\$ 687.00	\$ 736.00	
Low (up to 80% AMI)	\$ 1,100.00	\$ 1,178.00	
Median (up to 100% AMI)	\$ 1,375.00	\$ 1,472.00	
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**Diverse Options:** An à la carte housing selection approach allows communities to have a wide array of housing options to choose from. This could include **single-family homes, multi-family units, apartments, townhouses, senior housing, condos, and more.**

Communities can select what best suits their specific needs.



# A La Carte

This approach offers flexibility for communities to choose housing types based on factors like demographics, local demand, and local planning. It accommodates a wide range of preferences and requirements within a community.



# An Example: We Want 350 Housing Units

- 150 Units – **Workforce Units** Targeting 80% -120% of AMI.
- 25 Units - **Senior Units** (Fully Accessible)
- 25 Units - **Multi-Family Units** (Duplex, Attached ADUs)
- 100 Units - **Single Family Homes** (Traditional Stick Built, Townhome Style)
- 50 Units – **Supportive Housing** Targeting Individuals under 80% of AMI.
- **Total of 350** Units over five years!

**AMI – Average Median Income**





# NEW HOME NEW YOU

Thinking Outside The Stick-Built Box  
Shawna Morris (NEMHA H.E.A.T. Team)

Your Name Here







# ARE YOU LIVING AT HOME WITH YOUR PARENTS?



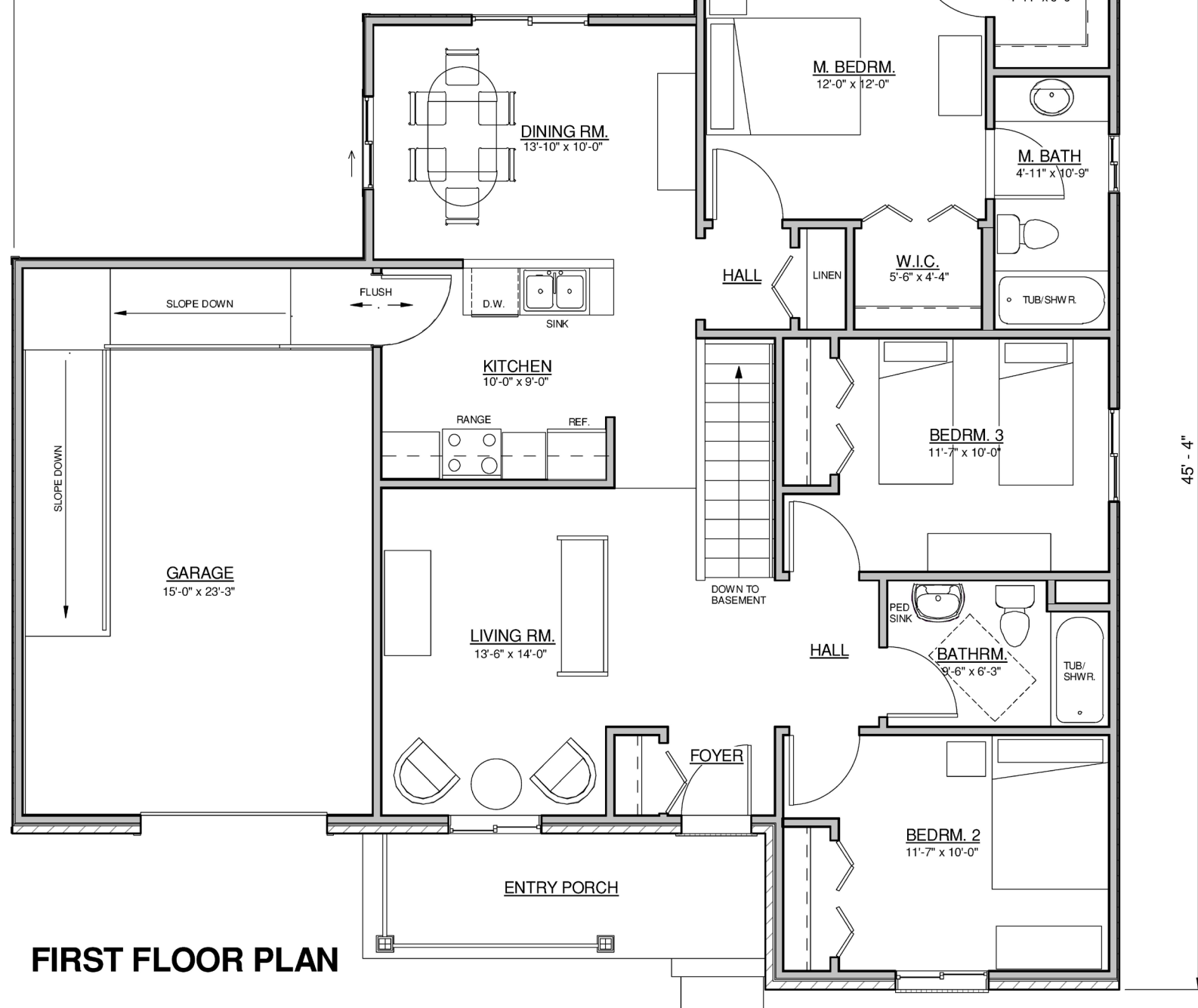
"I can't move in with my parents. They moved in with my grandparents."



# A MODULAR DREAM HOME

**1,290 Square Feet 3BR & 2 Baths**







# Modular Dream Home

3BR 2b 1200 Sqft at \$161,400



**Alpena Rental Rates 1 BR \$1,472**  
**Owning 3Br 2B at \$1,042**

## LET'S DO THE NUMBERS

Base Price estimated at \$129,000 (or \$100 per square foot)

\$18,500 Attached Foundation or Crawl Space

\$13,000 Municipal Water and Sewer connection

Total = \$161,400

- 10% Down Payment \$16,140
- 30-yr Fixed 5.875% MSHDA Loan Rate or Preferred Lender
- Property Tax \$2,019
- Home Insurance (yearly) \$565 PMI - \$67
- Total Monthly Payment \$1,042



The background is a close-up of a corkboard with a natural, textured surface. A bright green paper cutout of a house is pinned to the board. A silver metal key is also pinned, with its head at the top and its blade pointing downwards. The key's blade has a series of horizontal ridges. A white rectangular box is overlaid on the left side of the image, containing the main title. A dark grey rectangular box is overlaid on the right side, containing the subtitle. A thin blue horizontal line is visible on the right side of the image, above the subtitle box.

# Alpena County Land Bank Authority

2024 Projects & Workflow



# Agenda

- Introduction – What is a Land Bank?
- Primary goals – 5 Primary Goals of a Land Bank
- Grants & Projects – What is the Land Bank Doing in Alpena
- Cash Flow – Establishing the Alpena County Blight Elimination Fund.
- Summary – Q&A

# Introduction: What is a Land Bank?

A land bank is a public authority created to efficiently acquire, hold, manage, and develop tax-foreclosed property and other vacant, blighted, obsolete, and abandoned properties.





What are the  
Primary goals of a  
Land Bank?





# 5 Primary Goals of a Land Bank

1

Community  
Improvement

2

Commercial  
Development

3

Demolition

4

Deconstruction  
& Reuse

5

Housing

# Grants & Projects

## R3 Blight Elimination Grant

Source – State Land Bank Authority.

Activities – **\$500,000**

1. Demolition of vacant residential, commercial, or industrial property that is blighted.
2. Stabilization of “.....”
3. Rehabilitation of “.....”
4. Gap Funding for Environmental Remediation needed to comply with EGLE
5. Project Administration

## R4 Blight Elimination Grant

Source – State Land Bank Authority.

Activities – **\$2,500,000**

1. Demolition of vacant residential, commercial, or industrial property that is blighted.
2. Stabilization of “.....”
3. Rehabilitation of “.....”
4. Gap Funding for Environmental Remediation needed to comply with EGLE
5. Project Administration

## MSHDA CHILL Grant

Source – Michigan State Housing Development Authority

Activities – **\$500,000**

1. Homeowner rehabilitation – to preserve affordable housing units
2. Demolition/Reconstruction/Resale (DRR) – to remove blight and infill with single-family housing for resale to income-eligible homebuyers.



# Projects

## R3 BEP - \$500,0000

Focus - Demolition

- Blight Elimination within the City of Alpena.
  - Partnering with the City's Brownfield Plan and funding allocation.

## R4 BEP – \$2,500,000

Focus – Selective Demolition and Reuse

- Selective Deconstruction of the Fletcher Papermill.

## CHILL - \$500,000.

Focus – Build two new homes

- Build two new infill-constructed homes on property owned by the Alpena County Land Bank Authority.



# Grant Timelines

## Round 3 (SBLA BEP)

### **Letters of Acceptance of Grant Funds by Local Land Banks\***

Letters sent out by 7-10-2023  
Responses Due 8-1-2023

### **Grant Agreements Issued to Local Land Banks\***

Sent by 8-31-2023  
Approved & Executed by 9-30-2023

### **Proposals Due for Pre-approval**

3-31-2024

### **Project Completion**

9-30-2026

## Round 4 (SBLA BEP)

### **Competitive RFP Release**

10-1-2023

### **Proposals Due**

12-8-2023

### **Awards Announced/Grant Agreements Issued**

2-15-2024

### **Project Completion**

9-30-2026

## MSHDA CHILL Grant

02/12/24 Application Submission Deadline - complete with all uploads - must be received by 11:59:59 pm ET

02/13/24 Applications review by MSHDA

03/01/24 Application Results Communicated to UGLGs

04/12/24 Deadline for Grant Agreements executed by awarded UGLGs to be submitted

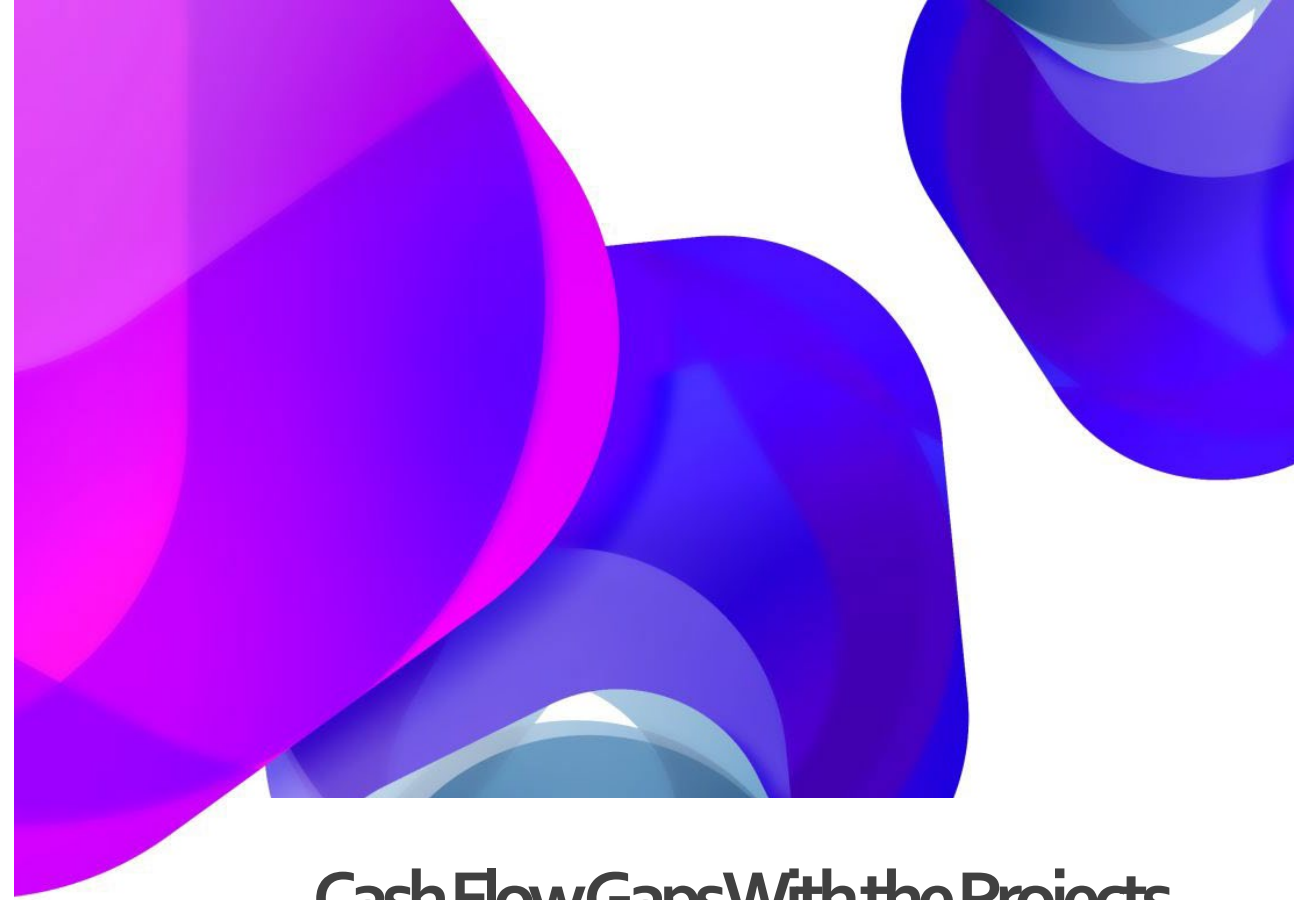
05/01/24 Grant Award Effective Date

10/31/25 End of Grant Term (all projects completed and closed)





- **General Site Development Cost**
  - **Feasibility Studies:** Costs associated with studies to assess the viability and feasibility of a project before the actual development or redevelopment work begins.
  - **Architectural and Engineering Design:** Expenses related to the design and planning stages, including architectural and engineering services, may not be covered unless directly tied to the approved redevelopment activities.
  - **Permitting Costs:** Costs associated with obtaining necessary permits and approvals during the predevelopment phase may not be covered.
  - **Perc Testing** - designing a field for a septic system, planning a building design, or considering agricultural use of the land.



## Cash Flow Gaps With the Projects

GAPS IN FUNDING

# Cash Flow To the Alpena County Blight Elimination Fund (ACBEF)



Funds are assigned to the Land Bank according to the properties supplied by the Township to the Alpena County Land Bank.



Each Property assigned has an available Funds for Pre-Development Activities. Or Township Contributes Annually towards the Fund.



Funds are used for Pre-Development Cost



ACLBA will use funds directly from the Blight Elimination Fund.

(Target will cover initial fees and will submit invoices for immediate repayment. Payment is due immediately upon receipt. )



# Cash Flow Moving Forward

## Option 1: Single Property Allocation

Proposal for Properties Allocated to the Land Bank

- Property A > Allocation of \$500 from the Township to the ACLBA

## Option 2: One-Time Allocation

Each Township allocates \$3,000 towards the Alpena County Blight Elimination Fund.

1. Alpena Township
2. Green Township
3. Long Rapids Township
4. Maple Ridge Township
5. Ossineke Township
6. Sanborn Township
7. Wellington Township
8. Wilson Township

## Option 2 B: Yearly Allocation

Each Township allocates \$2,500 towards the Alpena County Blight Elimination Fund.

1. Alpena Township
2. Green Township
3. Long Rapids Township
4. Maple Ridge Township
5. Ossineke Township
6. Sanborn Township
7. Wellington Township
8. Wilson Township

# How Does This Work

## Demolition Project Example



## County Blight Elimination Fund

Property Identified - 123  
Someplace Dr. Alpena, MI

The property was Taken to  
Public Auctions and was  
not Sold.

Property assigned to Land  
Bank.

## County Blight Elimination Fund

\$Funds are allocated for property  
123 Someplace Dr. Alpena, MI.

Target – Pre-Development  
activities

- Site Evaluation - \$150
- Permitting - \$50
- Title Work - \$100
- Environment Assessment - \$150
- Total to be remitted to County Blight  
Elimination Fund: \$450





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Hunt Map  
Layers



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# Maple Ridge Township

Property A

Property B

Tools



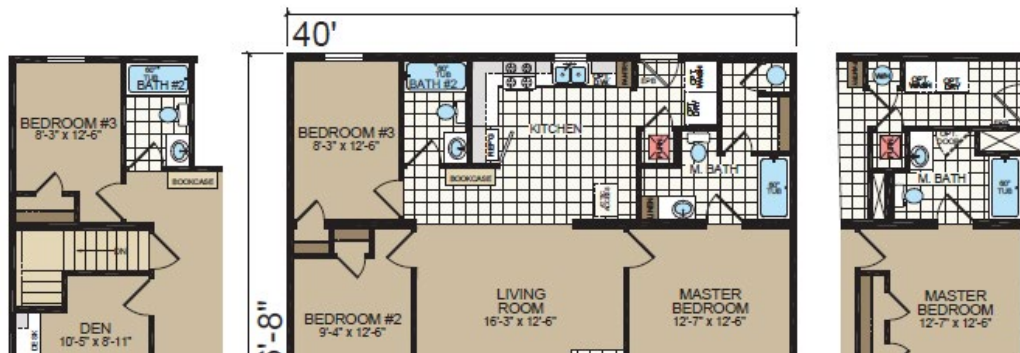
37° 9mph  
NNE

**TARGET  
ALPENA**  
DEVELOPMENT CORP.





Shown with Optional Elevation, Site-built Porch and Garage by Others



Sample	6-Jan-23
HOME	\$ 130,000.00
2023 Redman Homes Monroe - Modular code Price of home includes delivery, sales tax, roll set on a crawlspace with interior & exterior finished and options added (See attached sheet for options)	
Permits	\$ 1,800.00
FOUNDATION and CONCRETE WORK: Allowance	\$ 18,500.00
Includes a 6 block crawl space with center piers, thermo seal on outside to grade, treated sill plate and spray foam insulation, access door and vents and blower test.	
Plumbing Allowance	\$ 8,700.00
Includes having a licensed plumber connect all the plumbing drops and run them to the sewer connect at the crawl wall, Run heat ducts, hook fresh water line from home to pressure tank (installed by well) inside the crawlspace. Includes AC unit and install	
ELECTRICAL ALLOWANCE:	\$ 4,500.00
Includes having the licensed electrician mount a meter box on outside of home and run wire into panel box located inside of home and have ready for power company to hook to. Also included is installing approx. (6) lights and switch in crawlspace and installing wire from panel box in home to the well pressure tank located in crawlspace	
Steps: Allowance	\$ 3,500.00
Pre-built	
EXCAVATING FOR NEW HOME: Allowance	\$ 15,000.00
Prep site for new home install new 1000 gallon septic and 400 sq ft drain field. Dozer for day of home arrival and day of set	
Grand Total	\$ 182,000.00
Prices are subject to change due to rising material and fuel increases	
Crane is not figured if needed	
Utility Companies not figures	





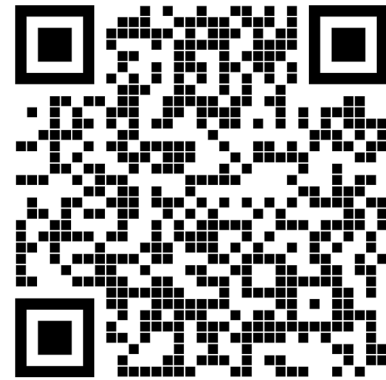
# Summary

- Land Banks are a strategic ally to county and local governments, redefining community development through adept acquisition and revitalization of blighted properties. In seamless collaboration, they navigate the shared goal of community revitalization. Witnessing the transformation of blighted spaces into vibrant community assets, these initiatives not only elevate property values and improve neighborhoods but also fuel the growth of tax values—a win for residents and local government revenues.





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# COOKIES

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COOKIES!



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