

## **Introduction**

In the Department of Community Development, MSHDA, we define a healthy community as: *A place where it makes economic sense for people to invest their time, energy, and money in the community and in their property; and a place where community members have the capacity to manage day-to-day issues successfully.* Outcomes are a way to describe how a community looks and behaves when it is healthy. Community revitalization strategies, which seek to create healthy communities, are focused on achieving important outcomes in four areas: image, market, physical conditions and management.

Using this framework at once highlights the imprudence of deep consideration of the housing component of a revitalization strategy in isolation. However, this piece will attempt to provide sufficient background and summary of key stakeholder perceptions to inform the long and short-term action steps regarding a “housing strategy”.

## **History of Housing\***

According to our stakeholder interviews, the housing in Chesaning is generally in good repair and of sound stock. There are four categories: first, the historic housing harking back to the early 1900’s when it was built by lumber barons and their families. These homes are centered close to downtown and the boulevard, and most are in quite good condition. The second group is made up of more modest, 1970’s era homes scattered around town and in subdivisions with no curbs, gutters or sidewalks. These homes are generally in good repair and quite sound. The third group is made up of multifamily rental, and a few single-family rental units.

\*Housing data are generated by interviews; thus they are more perception than hard data. A more thorough market analysis is needed prior to specific long-term strategy development.

The multifamily rentals appear to be very well kept, and according to interviewees, in great demand. The fourth and final group is made up of the newer, “glam homes” that are currently being built toward the edge of town. These homes are \$250,000 and up, and are being snapped up as soon as they are built (sometimes before).

As referenced, the housing stock is generally in good repair. Interviewees commented that there is always lots of private investment evident not only through rehabilitation, but landscaping, holiday decorations, etc. There were few “eyesores” other than the small cluster of trailers tucked into one of the neighborhoods not far from downtown. It is clear that Chesaning residents take pride in their homes and in the broader community. We also heard that landlords are responsible about their tenants and their properties.

Interviewees claimed that homes have been selling quite fast in Chesaning, until the most recent downturn in the economy. They also observed that most homes sell in the \$80,000 - \$100,000 range.

### **Current and Future Plans**

The stories weren't identical, but we did hear about a recent attempt to bring affordable housing to Chesaning. Apparently a local builder, Stoddard, tried to acquire and build on a piece of property that ultimately was chunked up by DEQ due to wetland concerns. As a result, Stoddard will be building fewer houses on the site and they will be more expensive than originally conceived.

All of the interviewees emphasized the need for affordable, “starter” housing. They also felt that more rental housing is needed, and several talked about the need for senior assisted living.

### **Strength and Weaknesses**

Based on the interviews conducted and the observations from the drive by, an analysis of what's working and not working in Chesaning has emerged:

Outcome Area	What's Working (Assets)	What's Not Working (Challenges)
<b>Image</b>	<ul style="list-style-type: none"> <li>• Showboat</li> <li>• Numerous festivals</li> <li>• Older, historic properties</li> <li>• Well located</li> <li>• Residents enthusiastic about their "home town"</li> <li>• Good schools</li> </ul>	<ul style="list-style-type: none"> <li>• Business/Industry don't feel welcome</li> <li>• Lack of housing for new residents makes community "unwelcoming"</li> <li>• Bad streets suggest lack of investment by community</li> </ul>
<b>Market</b>	<ul style="list-style-type: none"> <li>• Nice quality housing</li> <li>• Property values reasonable</li> <li>• Available land for new development</li> <li>• Nice community and nice residents: a place that feels like home</li> <li>• Housing sells quickly</li> </ul>	<ul style="list-style-type: none"> <li>• Infrastructure can't support new development</li> <li>• Current economy discourages investment</li> </ul>
<b>Physical Conditions</b>	<ul style="list-style-type: none"> <li>• Sound housing stock</li> <li>• Nice downtown; store fronts in good repair; few vacancies</li> <li>• Boulevard is lovely, and highly visible to traffic on a major roadway</li> <li>• Beautiful parks and river front</li> </ul>	<ul style="list-style-type: none"> <li>• Roads in bad repair</li> <li>• Curbs and gutters need repair and possibly extension out to the neighborhoods?</li> <li>• Infrastructure (water and sewer) needs remediation, updating and expansion</li> <li>• No capacity at the village or township level to administer housing grants</li> </ul>
<b>Management</b>	<ul style="list-style-type: none"> <li>• History of lots of enthusiastic volunteerism and community pride</li> <li>• Chesaning Area Task Force is invaluable for collaboration</li> <li>• Community is small enough that folks know each other</li> <li>• Community has participated in several assessments, etc. in the past several years: have lots of data and public feedback</li> </ul>	<ul style="list-style-type: none"> <li>• Too many levels of government; overlap in services and activities might be inefficient</li> <li>• Gossip and power grabbing is somewhat of a problem</li> <li>• People have done assessments, etc. in past 5 years: Chesaning residents want action!!</li> </ul>

## **Vision**

When asked how they would “paint” a successful housing strategy for Chesaning in 5 – 7 years, respondents were generally agreed:

- Affordable housing for young families
- Affordable rental housing for all age groups
- Possibly assisted housing (rental or homeowner) for Seniors

In the long term, MSHDA, and other housing partners could assist in the planning and organizing of these housing efforts. Working with local leaders, US Rural Development, the County and/or possibly the Saginaw Co. Community Action Council, we could:

- Help with a market analysis of housing;
- Work with a developer; possibly provide subsidies to broaden market opportunities to ensure low and moderate-income homebuyers
- Help them conceptualize a tax credit deal for family rental or Sr. housing

Given enough time and absent a total meltdown of our economics, each of these goals can probably be met –IF THE INFRASTRUCTURE is dealt with.

## **Short Term Action Steps**

- **Housing Sub-Committee:** The community needs a lead group to plan a long term housing strategy. It needs to be a sub-committee of the Task Force.
  - **Recommendation:** Appoint a sub-committee from the Task Force. If there are topic specific “experts” that need to be brought in on an ad-hoc basis, they can be factored into the work plan of the group.
- **Lot Size:** Currently the village requires a minimum of 80 X 120 for a building lot. However, the village was originally platted in 66 X 100 foot parcels. Some homeowners originally bought two lots, and built on one of them, leaving the other as

a large side yard; under the current ordinance, these side lots are no longer marketable as building lots. These lots are among the few potential building sites in the village with adequate sewer and water.

- **Recommendation:** The village could revise its ordinance to permit building on 60 foot-wide lots throughout the entire village, in existing neighborhoods and future development land. This would ensure maximum efficiency in use of existing and expended sewer and water service, encourage future development which reflects the type of housing in the older section of the village, and reduce the cost of creating additional housing units, while preserving acceptable levels of housing density.
- **Partners:** Saginaw County CDBG program and/or Saginaw Community Action Council could potentially be partners and act as the grantee on behalf of Chesaning. Activities could include homeowner rehabilitation of income eligible households; acquisition and rehabilitation of particular units to be sold to low to moderate income families; new construction of single family homes; small scale rental projects; rehabilitation of apartment units above the stores on the main street, etc. In addition, the US Rural Development has programs for housing rehabilitation, Down Payment Assistance, and new affordable housing construction that could be beneficial to Chesaning residents.
  - **Recommendation:** The Housing Sub Committee can work with the Michigan State Housing Development Authority (MSHDA) Chesaning team to set up a meeting with potential partners. Information gleaned from these meetings can be taken back to the Task Force to inform discussions around a long-term strategy for housing in Chesaning.
  - The Housing Sub Committee can be the central contact for future work with partners.

- **Property Improvement Program** – Many community managers actively work with Property Improvement Program loans. The more loans that are completed, the more households in the community could improve their properties.
  - **Recommendation:** Rich Aukwer from Community State Bank is eager and willing to work with Chesaning residents to rehabilitate their homes. However, a person with the knowledge and desire to market the program is required at the village/township level. A staff person must be identified, trained, and a marketing plan developed.
  
- **Homelinks** – the Homelinks program could be accessed for TANF eligible households to move renters into homeownership. This program includes counseling and down payment assistance to help low income people buy homes.
  - **Recommendation:** The Homelinks counselor for the area needs to be contacted. A referral entity for Chesaning area must be identified and trained (if necessary) in the use of the Homelinks resource. A housing fair, or other public information event might be one way to get the word out to eligible participants.
  
- **Market Analysis** – MSHDA TA program could assist Chesaning in conducting a housing market analysis. This would give a more accurate picture of the actual market in the Chesaning area.
  - **Recommendation:** Work with Bonnie/James to develop a request for a market analysis through the MSHDA TA program. Identify local sources that could help defray the cost.

## Short-Term Action Steps

Action Step	Person Responsible	Contact	Jan 2002	Apr	July	Oct
Create a Housing Sub-committee	Task Force		X			
Lot size	Doug Corwin		X			
Partners						
<ul style="list-style-type: none"> <li>Contact Bonnie to plan a strategy for developing partners</li> <li>Set up a meeting with U.S.R.D., CAC and Co. CDBG Administrator</li> </ul>	Task Force	Bonnie Rennirt 517-373-3499	X X			
PIP <ul style="list-style-type: none"> <li>Set up a meeting between Village mgr. and Rich Aukwer</li> <li>Train Mgr. On PIP</li> <li>Put together a marketing plan for PIP</li> </ul>	Doug Corwin		X X	X		
Homelinks <ul style="list-style-type: none"> <li>Contact Homelinks counselor for area</li> <li>Find a central referral for Homelinks families</li> </ul>	Housing Sub Com	Saginaw Co. MSU Extension: April Brady, Roberta Rogers 989-758-2500 Sag. Co CAC: Linda Martinez 989-753-7741	X X			
Market Analysis <ul style="list-style-type: none"> <li>Contact MSHDA TA</li> <li>Analyze feasibility</li> <li>Conduct market study</li> </ul>	Housing Sub Com "TA provider	James Espinosa and Bonnie Rennirt Jess Sobel	X X	X		