



Mason County: Housing MYTHS DEBUNKED

1. Most people who can't find housing in Mason County just haven't saved enough money to meet move-in costs or downpayment requirements.

FALSE. There is simply very little housing for rent or sale, regardless of how much money one has saved. Our 2023 Housing Needs Assessment cited only a .4% vacancy rate among all rentals (a healthy rentals market has 4-6% vacancy rate). The study also showed that our for-sale market in Mason County is unhealthy, with a five-week supply of houses on the market at the time, whereas healthy for-sale markets have a 4-6 month supply available at any given time.

2. If a person works full time they usually have no problem finding suitable housing in Mason County.

FALSE. Many full-time employees are commuting in to the county due to lack of available housing. Worse, some full-time employees are living in their vehicles or in tents, campers, garages and other areas that are not suitable living quarters due to lack of housing and/or lack of housing that is affordable relative to their wage rate.



3. There are no large companies bringing lots of new jobs into the county, so building hundreds of new housing units doesn't make much sense.

FALSE. Our Housing Needs Assessment showed that more than 38% of current employees in Mason County commute in to the county, and more than 20% commute more than 50 miles one way. For many, the lack of available housing is the reason they commute. Building new housing would support our current employees in Mason County, among others.

4. We shouldn't build more housing units because they will automatically be gobbled up by "out of towners" with a lot of money to secure a vacation property in Mason County.

FALSE. There are ways to protect housing stock so that people who live and work in the community have a chance to purchase houses over more affluent buyers; in particular, municipalities can set conditions under which they will incentivize housing construction, and a condition can be that a certain percentage of units be reserved for incomes equal to or below a particular income level.



5. The population of seniors in Mason County (65+) is smaller than most West Michigan counties, and housing is not as much of an issue for this demographic as it is for others.

FALSE. The senior population level in Mason County is 23.6%, the second highest in an 18-county region of SW/West Michigan. Housing is very much a concern for seniors as there are few options if one wants to age in place in a smaller home. Further there are few options for supportive or assisted living given the size of the senior population in Mason County, which is expected to grow.

6. Since most households in Mason County have children, we need to focus on building just single-family homes.

FALSE. Surprisingly, most households in Mason County have no children: 29.1% have one adult/no children; 37.8% have two adults/no children; and 33% have 1-2 adults/1 or more children. While single-family homes will always be desired by some households, others may want a smaller footprint (apartment, duplex, quad, townhouse, cottage-style and the like) so they can reduce their home maintenance activities, enjoy walkable neighborhoods and live closer to amenities.



7. There is plenty of available land with water and sewer that would allow us to build a single-family home for every family that needs one in Mason County.

FALSE. There is both water and sewer in only four jurisdictions in Mason County: City of Ludington, part of Pere Marquette Charter Township, part of Amber Township and City of Scottville. By and large, the water and sewer in the US-10 corridor exists along the US-10 highway, rather than going any further north or south (Stiles Rd to WSCC is an exception). Thus water and sewer needed to support more significant housing development is in a relatively small part of Mason County. There is not enough land available to build only single-family homes in the amount that would be needed to meet housing demands. Further, not everyone would want or need a single-family home and may benefit from something different.

8. Any new housing we would be building in Mason County would be “affordable housing” and that means housing for poor people.

FALSE. “Affordable” means affordable to whomever is purchasing, not to a particular income level. Our Housing Needs Assessment showed we need housing at all price points including for middle income folks—teachers, nurses, police officers. More than that, everyone needs housing that they can afford. Those who have lower incomes also need housing and we cannot let bigotry toward “poor people” infect our thinking or our community. Everyone needs adequate housing: safe, secure and affordable.



9. Building affordable housing leads to higher crime and lower property values for neighboring households.

FALSE. The assumption that affordable housing brings in higher crime rates is widely debunked. A comprehensive study from the University of Chicago found no consistent evidence linking the presence of affordable housing to increased crime rates. In fact, affordable housing can contribute to neighborhood stability. Read more at [Examining the Argument that Building Affordable Housing Increases Crime - California Housing Partnership](#)

Well-managed affordable housing can actually increase the demand for property in the vicinity. For example, mixed-income developments that include affordable housing components are appealing to a broader range of buyers and renters, boosting overall demand and consequently, property values. Read more at <https://homesight.org/the-impact-of-affordable-housing-on-property-values/>

10. Building more housing that increases density will destroy the rural character of Mason County.

FALSE. Development will happen no matter what. Do you want to control it? Communities benefit when they have a hand in designing neighborhoods and seeking out developers to build what they envision, rather than watching developers come in to the community to try to build what THEY envision. By determining where it makes sense to place new neighborhoods, we can actually preserve the rural character of Mason County. Further, by locating new neighborhoods where there is existing sewer and water infrastructure we can make efficient use of those investments and gently increase density where it makes sense, allowing our beautiful woods and farms to remain largely untouched.