DRAFT: The Mason County Housing Alliance Strategic Plan 2025-2030

Prepared For

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The Mason County Housing Alliance

The Mason County Housing Alliance is driven by the belief that cross-sector collaboration is key to addressing Mason County's most significant challenges. Its core idea is to bring together businesses, local government, philanthropy, and community development organizations to tackle fundamental issues such as adequate housing and economic development. At the heart of their mission is boosting the financial prospects of local residents and increasing the overall stability and wealth of the community.

The Housing Alliance exists to support and promote holistic community development. Their focus is primarily oriented toward housing, but this group is designed to also strengthen connections between education, employment, housing and general quality of life improvements. Ultimately, our goal is to enhance the well-being and quality of life for the entire community.

We have a vision that communities across Mason County will be aligned around a shared understanding of the regional housing needs and solutions. Multi-sector partners will work together to ensure an abundant supply of adequate housing at every price point - serving the workforce, seniors, and year-round residents, both homeowners and renters.

Key Pillars:

- Ability to live in the community where you work
- Ability to remain in your neighborhood as your housing needs change.
- A reasonable expectation of becoming a homeowner in your community
- Ability to attract and retain those what to work in the community





Core Objectives

DEFINE

Identify the full continuum of housing needs and clearly articulate different lanes of action for different organizations to facilitate solutions.

DO

Catalyze the private market to support community needs AND recognize the integral role of federal, state, county, and local government and philanthropy in supporting more housing at all price points.



Mason County Housing Gap Estimates 2023 - 2028

PSA (Mason County) Housing Gap Estimates (2022 to 2027) –		Number of Units Needed
Housing Segment Number of Units		
Rentals	Rent	
Very Low-Income Rental Housing	< \$950 / mo	455
Low-Income Rental Housing	\$950 - \$1,500 / mo	223
Moderate-Income Rental Housing	\$1,500 - \$2,250 / mo	128
High-Income Market-Rate Rental Housing	\$2,250+ / mo	58
		864
For-Sale	Home Price	
Entry-Level For-Sale Homes	< \$126k	291
Low-Income For-Sale Homes	\$126k - \$200k	247
Moderate-Income For-Sale Homes	\$200k - 300k	509
High-Income Upscale For-Sale Housing	\$300k+	519
		1,566

2,430 New Housing Units Needed by 2028



How will we get there?

1

Effective Community Engagement

2

Robust, Balanced +Diverse Housing Production 3

Preservation & Access to Homeownership

Effective Community Engagement

The Mason County Housing Alliance is a trusted and well-respected leader in the community.



Effective Community Engagement

Local and County decision makers understand countywide housing needs, barriers and the tools within their control to influence the market.



Community Engagement

Community leaders understand the nature of the regional housing shortage and the steps needed to resolve the shortage of housing at all price points. The Mason County Housing Alliance is a trusted and well-respected leader in the community.

- Local communities are 'Housing Ready'. They have adopted policies and programs to support development in strategically identified locations that will provide housing for the regional workforce, seniors, and families of Mason County.
- The community at-large is highly engaged and supportive of new housing in defined areas within the County.
- County and local government feel supported by the Mason County Housing Alliance and are able to articulate aligned messaging when stakeholders have questions.
- Housing work is aligned with adjacent community needs (transportation (LMTA), child care, education, workforce development + talent retention/attraction)
- An open communication loop is maintained between the Alliance, community leaders, and the public at large.



Community Engagement: Year 1 Action Steps

Objective:

The Mason County Housing Alliance will execute the Communications Plan to clearly and successfully articulate housing needs in the region to a broad group of stakeholders.

Task:

Create simple and effective messages for various audiences about the county-wide housing needs and solutions. Ensure those messages are delivered successfully.

- Social media
- Editorials in the local newspaper
- In-person meetings and one-on-one conversations
- Community Workshops
- Success stories from local/county/philanthropic investments and initiatives.



Community Engagement: Year 1 Action Steps

Objective:

The Mason County Housing Alliance will work in cooperation with a local property owner (public or private) to conduct a community supported design process. The goal of this effort is to both create a viable housing development plan AND to educate the community about what is feasible in the marketplace and why certain tools are needed to achieve specific price points (i.e. flexible zoning, economic incentives, state/federal funding sources, local philanthropy, etc.)

Tasks:

- Elicit broad community participation and use the public site design process to educate the community.
- Draft a conceptual site plan and incentive package that allows the community to attract a preferred developer.
- Issue an RFP and negotiate a development agreement
- Use the lessons from the community engagement process to update and revise local policies and ordinances as necessary/relevant.



Robust Housing Production

On course to build 1,000+ new homes and apartments by 2030.



Balanced+ Diverse Housing Options

The community is enabling and building a variety of housing options at all price points. Most new housing is located on existing infrastructure.



Housing Production

1,000 new housing units in mostly mixed-income neighborhoods near services.

- Constructed and developed in attractive, high quality neighborhoods that offer a diversity of housing types and price points and that serve all income levels.
- Homeownership and rental opportunities are abundant.
- Increasing the cohesiveness of the community (not balkanized by income), and allowing people to live near local amenities
- Local and regional streets that support safe neighborhoods with options for mobility at all ages.
- Robust infrastructure capacity to support great neighborhoods (water/sewer/broadband/sidewalks+bike trails)
- Neighborhoods designed and primarily reserved for local, year-round residents



Housing Production: Year 1 Action Items

Objective:

The Mason County Housing Alliance will lead a strategic visioning process to identify priority sites for development/redevelopment in partnership with local units of government and private property owners.

Tasks:

- Where the community and property owners are aligned, key sites will be detailed and packaged to be shared with a wide network of community-aligned developers.
- Particular attention should be paid to potential sites that work well for LIHTC financing. 455 units of housing are needed at rental rates below \$1,000/month. This price point will be very difficult to achieve without tax credit financing.
- Create an initiative to support small-scale developers interested in taking on their first development project.



Housing Production: Year 1 Action Items

Objectives:

- The Mason County Housing Alliance will continue to seek out best practices in zoning reform and development incentive policies and share those best practices with local community leaders. They will be supportive in their efforts to urge local communities to make necessary changes to support additional development.
- The Mason County Housing Alliance will work to understand where the major financing barriers still remain as it relates to housing needs in the County. This will include outreach and engagement with MSHDA, MEDC, MDARD, and other state and regional partners to clearly understand the programs that are available and how to ensure they align with local needs and developer abilities.
- The Mason County Housing Alliance will build relationships with regional and statewide development partners. MCHA will be considered an indispensable resource for developers in the process of site selection and entitlements.



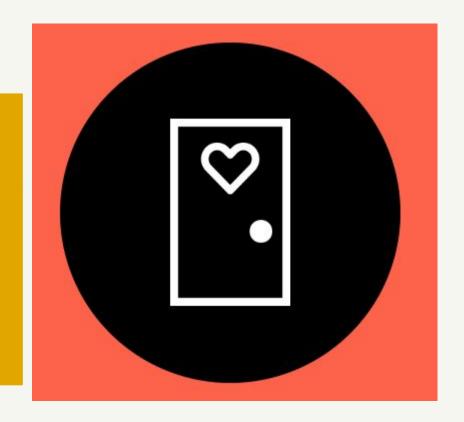
Targeted Housing Preservation

Services to support low/moderate income homeowners struggling to maintain their homes + property owners serving low/moderate income tenants.



Targeted Housing Preservation

Efforts to ensure existing housing prices do not escalate faster than local wages.



Housing Preservation

Support for maintenance and preservation of existing housing supply.

- Preserve quality housing options for low and moderate income households
- Ensure accessibility for people at all income levels and abilities
- Enforce minimum maintenance and health/safety requirements for rental housing
- Financial coaching and support for low and moderate income households (education)
- Coordinated incentives and supports to preserve affordable rental housing
- Home repair support services for low/moderate income households (blight elimination and critical maintenance obligations)
- Starter home options are available for local, year-round residents earning middle-income wages and below.



Housing Preservation: Year 1 Action Items

Objective:

The Mason County Housing Alliance will partner with local nonprofit organizations and government to identify, augment and expand existing programs and support resources for property owners to improve existing housing in the community.

Tasks:

- Secure increased funding for home repair services to support low and moderate income homeowners
- Promote and expand home repair workshops and energy efficiency training (window restoration, roof repairs, insulation, etc.) to reduce utility costs.
- Review and improve property maintenance and code compliance for rental property owners in Mason County. Consider a county-wide rental inspection program designed to support landlords to ensure compliance with health/safety requirements and creating adequate housing standards as a minimum expectation.
- Work to ensure that local government enforcement is supported by the court system.



Housing Preservation: Year 1 Action Items

Objective:

The Mason County Housing Alliance will partner with nonprofit organizations and community banks and credit unions to ensure every household has access to high quality financial planning and budgeting support services.

- Establish or expand programs to support low/moderate income households interested in improving their financial health and well-being.
- Create a community mentor program (i.e. <u>Circles</u>) in which financially established individuals are willing to offer mentorship and support to younger and/or less established households as they gain their financial footing.
- Work with local/regional lenders to ensure home repair loans and first-time homebuyer financing are readily available. Include financing support for accessory dwellings, backyard cottages, and conversions of single family homes to 2+ units.



How will we know if we are meeting our goals?

1,000 new housing

units built by 2030

Solutions at-scale for households earning 80% AMI and below.

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250+ housing units repaired for low/ moderate income residents

4

Three new mixed-income neighborhoods in progress

5

Small lot and/or missing middle housing options allowed across the community.