

The Mason County Housing Gap



Mason County is facing a significant but solvable housing shortage of **2,430** units over the next five years. Housing is needed at all price points to support local businesses, keep families in the community, and ensure that workers and students can thrive. A stable housing supply is essential for a strong local economy and vibrant neighborhoods—stable homes make stable communities.

With the right policy changes and incentives, we can close the gap. Below is a FAQ created by the Mason County Housing Alliance.

Q: What is the housing shortage in Mason County? Who needs housing?

Mason County faces a significant housing shortage impacting families, local workers, seniors, and young adults. Housing needs span all income levels, particularly affecting essential workers like teachers, healthcare providers, and service employees. Mason County needs both rental and for sale housing at all price points to accommodate current and future residents to keep the Mason County economy strong, providing homes to workers across the income spectrum.

Rental Housing 864 total units needed

- 455 units costing \$946/month
- 223 units costing \$947–\$1,514/month
- 128 units costing \$1,515–\$2,271/month
- 58 units costing \$2,272+/month

For-Sale Housing 1,566 total units needed

- 291 units priced under \$126,167
- 247 units priced \$126,168–\$201,867
- 509 units priced \$201,868–\$302,800
- 519 units priced \$302,801+

Q: Why do we have a housing shortage?

The shortage results from decades of under-producing new housing, shifting demographic patterns, and restrictive zoning that has limited the types of homes being built to expensive, single-family homes. Additionally, existing housing stock is aging, and few new homes have replaced older units.

Q: If we need more housing, why aren't developers rushing to build it?

Building new housing is expensive and often financially risky. High construction costs, labor shortages, zoning restrictions, and the limited availability of land on existing infrastructure make it challenging for developers to build affordable housing without support or incentives.

The types of homes that are easy to build under current regulatory and market conditions typically cost \$350,000 or more. This is affordable to households earning \$100,000. However, most of the demand for new housing comes from households earning well below that amount.

Q: Why is new housing construction so expensive?

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Q: Wouldn't state or federal grants pay for the housing we need?

State and federal funding is available, but the reality is that there is not enough to subsidize the necessary amount of housing at the needed scale. It's also highly competitive and typically requires local matching funds or other support. While this funding can sometimes help the lowest-income households, it does not address the housing needs of middle-income families.

Q: Why should we use local tax dollars to subsidize housing? Isn't that just making developers richer?

Local funds attract additional state and federal investment, reducing the financial risk for developers to build some of the housing our community needs. Subsidies also ensure projects align with local housing priorities rather than only targeting the highest profit margins. Without these programs, we will likely build much less housing and what does get built will be primarily for second homeowners.

Q: Shouldn't we only subsidize construction for low-income residents? Why subsidize those earning above the median wage?

Because it has gotten so expensive to build, even residents earning around or slightly above the median income struggle to find housing that is affordable. A broader approach ensures the stability of the entire community, including essential workers who otherwise might be priced out. Furthermore, much less subsidy is required per home when targeting middle-income households. This means we can support 3 - 5 times as much housing production by supporting middle-income households compared to very low-income households.

More will need to be done to support our lowest income households, but that income band typically requires federal housing supports. The local tools available generally are not robust enough to support the lowest income families.

Q: Won't building more housing just attract more people from outside Mason County?

The housing shortage already affects current residents and local workers. Additional housing primarily addresses existing needs and supports local economic stability. Without more housing, residents may be forced to leave due to rising costs and limited options. Some new housing may be sold to or rented by people who were previously living outside of the County. However, many of those buyers and renters are likely working in Mason County and have been trying to find options to live here for years.

There are programs and tools available if the community would like to designate new housing specifically for local, year-round residents.

Q: If we build more housing, won't it just be bought by wealthier people for second homes or rentals?

While some homes may be purchased as investments, increasing the overall housing supply reduces competition, moderates prices, and decreases incentives for speculative investments. Strategic local incentives can further encourage owner occupancy, year-round residents, and affordability. This can include deed restrictions and community land trusts.

Q: What can the average resident do to support housing development in Mason County?

Community voices matter. Residents can attend public meetings, write letters to the local units of government expressing support for housing initiatives, meet with local officials, and stay informed about local housing proposals. Community involvement directly influences housing policy and outcomes. Make sure that your local planning commissioners and township board or city council members know that you support more housing and a greater diversity of options to serve families of all sizes and income levels. Encourage them to be creative while honoring the legacy and character of the local small town community.

Stay Informed

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