

3.0 Housing Characteristics

An analysis of the Township’s housing stock by type, age, value, tenure and other characteristics is essential in determining the type of new housing which should be built in the Township. To a large extent, it is the characteristics of the existing structures which will determine what can be built and marketed in the future.

Housing Units

Data in **Table 3-1** compares types of housing structures at the time of the 1980 Census and the 1990 Census. Data from the 1990 Census shows a total of 1,291 housing units in Little Traverse Township: 946 single-family units, 211 multiple-family units and 134 mobile homes. Single-family attached and detached dwelling units make up the majority (over 73 percent) of the housing stock. The availability of five unit or more multi-family housing has decreased during the decade by 32 units or 35 percent. The number of mobile homes have significantly increased between census counts by 80 units or 148 percent increase, making mobile homes over 10 percent of the total housing stock.

The average number of rooms (5.8 in 1980) per housing unit increased to 5.9 rooms in 1990. The Census Bureau's measure of possible overcrowding is more than 1.01 persons per room. Only 10 housing units fall into the overcrowding category, as of the 1990 Census, compared to 13 in 1980.

Table 3-1 Little Traverse Township 1980-1990 Type of Housing Structures						
Unit Type	1980^a		1990		Change 1980-1990	
	Number	Percent	Number	Percent	Number	Percent
1 detached or attached	711	73.3	946	73.3	235	33.0
2 - 5 unit structures	116	12.0	154	11.9	38	32.7
5 or more unit structures	89	9.2	57	4.4	(32)	(36.0)
Mobile home or trailer	54	5.5	134	10.4	80	148
Total	970	100.0	1,291	100.0	321	33.1
<p>^a Note that 1980 type of structure data was broken out differently than that of 1990 data, with five or more units listed rather than ten or more units.</p> <p>Data compiled by Wade-Trim.</p> <p>Source: 1980 Census, <i>Detailed Housing Characteristics</i>, Table 36a; 1990 Census, <i>Summary Population and Housing Characteristics</i>, Table 7.</p>						

Tenure

According to the U.S. Census Bureau, the national rate of home ownership has grown from 55.0 percent in 1950 to 64.2 percent in 1990. In 1990, Little Traverse Township's home ownership rate of 78.6 percent of occupied homes exceeds the national rate by more than 20 percentage points. Housing occupancy characteristics are illustrated in **Table 3-2**.

Table 3-2 1990 Housing Occupancy Characteristics Little Traverse Township and Emmet County						
Category	Little Traverse Township			Emmet County		
	Number	Percent of		Number	Percent of	
		Total Units	Occupied/ Vacant		Total Units	Occupied/ Vacant
Occupied Housing	699	54.1	100.0	9,516	64.6	100.0
Owner-Occupied	550	42.6	78.6	7,057	47.9	74.2
Renter-Occupied	149	11.5	21.3	2,459	16.7	25.8
Vacant Units	592	45.8	100.0	5,215	35.4	100.0
For Rent	16	1.2	2.7	195	1.3	3.7
For Sale	11	.8	1.8	122	0.8	2.3
Rented Sold Not Occupied	5	.4	.8	67	0.5	1.3
Seasonal	539	41.8	91.0	4,382	29.7	84.0
Migrant	0	0	0	2	0.01	0.04
Other *	21	1.6	3.5	447	3.0	8.6
Total Housing Units	1,291	99.9		14,731	100.0	
Data compiled by Wade-Trim.						
Source: 1990 U.S. Census, <i>Summary Population and Housing Characteristics, Michigan</i> , Tables 7, 9 and 11, STF 1A, Table H002, H005						
* Other includes boats, railcars, vans, campers						

As mentioned in the discussion on population, housing characteristics for Little Traverse Township are indicative of an increased summer population. Resort communities such as Wequetonsing, Roaring Brook, and Menonaqua Beach, as well as the Lake Michigan shoreline, year round recreational opportunities, woodlands and wildlife attract people to the area, many of whom reside in the Township only during the summer months. The Township's seasonal housing rate (41.8 percent) is greater than Emmet County (29.7 percent). The State of Michigan seasonal housing rate is only 5.9 percent.

Age of Structures

Generally, the economically useful age of residential structures is approximately 50 years. Beyond that age, repairs become expensive and the ability to modernize the structure to include amenities considered standard for today's life-styles is diminished. When a community's housing stock approaches that age, the need for housing rehabilitation, demolition and new construction will begin

to increase. However, it is important to note that the historical buildings in Little Traverse Township, especially in the older resort areas, resort areas do not fit into this approximation. It will be important to maintain these historic resort areas and to encourage renovation techniques appropriate to historically significant properties.

Data in **Table 3-3** below compare residential structure age for Little Traverse Township, Emmet County and the State of Michigan. At the time of the 1990 Census, 20.8 percent of the Township's housing stock was built before 1950 (50 year threshold), as compared to 33.1 percent for the County and 31.9 percent for Michigan. Twenty-five percent of the Township's housing was less than ten years old in 1990.

Table 3-3 1990 Comparative Age of Structures Little Traverse Township, Emmet County, and the State of Michigan						
Year Structure Built	Little Traverse Township		Emmet County		State of Michigan	
	Number	Percent	Number	Percent	Number	Percent
1980 - March 1990	325	25.2	3,167	21.5	523,318	13.6
1970 - 1979	468	36.2	3,995	27.1	785,613	20.4
1960 - 1969	164	12.7	1,554	10.5	622,650	16.2
1950 - 1959	66	5.1	1,148	7.8	688,994	17.9
1940 - 1949	37	2.9	922	6.3	428,845	11.1
1939 or earlier	231	17.9	3,945	26.8	800,369	20.8
Total	1,291	100.0	14,731	100.0	3,847,926	100.0
Data compiled by Wade-Trim.						
Source: 1990 U.S. Census, <i>Summary Social, Economic and Housing Characteristics, Michigan</i> , Table 11.						

Recent Building Activity

Another way to analyze the economic health of a community is to evaluate building activities. The following table is a general summary of residential zoning permits issued from 1990 to 1998. As can be seen, new single-family residential construction has been fairly steady since 1990, with an average of 23 single family homes being built each year. The years 1993 and 1998 were above average, with 31 and 32 homes built in those years. No multiple family residential units were constructed during the period.

**Table 3-4
Zoning Permit Activity, Little Traverse Township, 1990 - 1998**

Building Type	1990	1991	1992	1993	1994	1995	1996	1997	1998	Total
Single Family Residential	25	23	24	31	17	18	27	14	32	211
Single Family Expansion	16	13	20	8	15	10	14	17	13	127
Multi- Family Residential	0	0	0	0	0	0	0	0	0	0
Mobile Homes	2	4	3	5	8	17	5	2	0	46
Total	43	40	47	44	40	45	46	33	46	384

Source: 1990 - 1998 Annual Reports, Department of Planning and Zoning, Emmet County, Michigan

Housing Purchase and Rental Values

A comparative measure of the local housing stock is housing value. The median value of owner-occupied year-round housing units for Little Traverse Township in 1990 was \$74,900. This was \$10,200 more than the median housing value for Emmet County and \$14,300 more than the State as a whole. Data in **Table 3-5** compare 1990 housing values for both owner-occupied and rental-units in the Township, County and State for 1990.

In 1990, median rent for the Township was \$329, as compared to \$324 for the County and \$343 for the State. The largest percentage of homes (53.6 percent) in Little Traverse Township fall between \$50,000 to \$99,999, while most renter-occupied units rent for between \$250 and \$499 a month.

Little Traverse Housing Affordability

Analysis of the Township's median value of housing (owner and renter occupied) and the distribution of each is helpful in characterizing the diversity of housing choices within the community. Due to the impact of federal programs geared toward increasing the rates of home ownership, more communities are undertaking analyses of the affordability of housing within the community.

The U.S. Census gathers data for housing costs and cross tabulates it with household income. For owner-occupied homes, the housing costs include mortgage payments, insurance, utilities and property taxes. For renters, the housing costs include rent, insurance and utilities, and property taxes, if applicable. The U.S. Department of Housing and Urban Development has adopted a threshold of 30 percent of household income or more as the level at which housing begins to become unaffordable, with 35 percent or more being excessive (see **Table 3-5**).

In Little Traverse Township, the 1990 U.S. Census revealed that the median cost of income spent on housing was 21 percent of household income. Seventy-four out of 357 (21 percent) specified owner-occupied housing unit households were spending 30 percent or more of their monthly income on housing, and 15 percent of the total households spent at least 35 percent. At the same time, almost 80 percent of the households in Little Traverse Township spent under 30 percent of

their house hold income on housing. Little Traverse Township appears to spend more on housing compared to the State but roughly the same as the County as a whole. Approximately 15 percent of homeowners in Emmet County spent 35 percent or more of monthly income on housing versus 10.9 percent in the State.

**Table 3-5
1990 Comparative Distribution of Housing Values
Little Traverse Township, Emmet County, and the State of Michigan**

Financial Characteristics	Little Traverse Township		Emmet County		State of Michigan	
	Number	Percent	Number	Percent	Number	Percent
VALUE: Specified Owner-Occupied Housing Units ^a	373	100.0	4,511	100.0	1,916,142	100.0
Less than \$50,000	76	20.4	1,398	31.0	737,217	38.5
\$50,000 to \$99,999	200	53.6	2,179	48.3	814,496	42.5
\$100,000 to \$149,999	57	15.3	518	11.5	219,194	11.5
\$150,000 to \$199,999	12	3.2	199	4.4	79,313	4.1
\$200,000 or more	28	7.5	217	4.8	65,922	3.4
Median Value	74,900		\$64,700		\$60,600	
Contract Rent Specified Renter-Occupied Housing Units ^b	127	100.0	2,193	100.0	925,304	100.0
Less than \$250	12	9.5	532	24.2	232,954	25.2
\$250 to \$499	101	79.5	1,524	69.5	536,905	58.0
\$500 to \$749	14	11.0	116	5.3	128,873	13.9
\$750 to \$999	0	0	17	0.8	17,827	1.9
\$1,000 or more	0	0	4	0.2	8,745	1.0
Median Rent	329		\$324		\$343	

^a Specified housing units include only one-family houses on less than ten acres without a commercial establishment or medical office on the property.

^b Contract rent is the monthly rent agreed to, or contracted for, regardless of any furnishing, utilities, or services that may be included.

Data compiled by Wade-Trim.

Source: 1990 U.S. Census, *Summary Social, Economic and Housing Characteristics, Michigan*, Tables 9 and 11.

For renters, out of 143 renter-occupied housing units, 50 householders (34.9 percent) spent 30 percent or more of income on housing. Of these, 32 households (22.4 percent of all renters) use 35 percent or more of income for housing. Only 53 percent of the renters spend below 30 percent of

their income on housing. In Emmet County, 23.9 percent of renters spend 35 percent or more of income on rent, and 33.5 percent spend 30 percent or more. Statewide the average climbs to 34.4 percent of households spending 35 percent or more and 41.4 percent of households spending 30 percent or more.

From this data it appears that the cost of home ownership is significant and could be difficult for the non-homeowners to move into the homeownership category. On the other hand, rent seems high as most renters are spending above 30 percent of their income on housing. This data, along with the building trends in the area that show no multi-family buildings were constructed in the past eight years, makes it appear that affordable housing will be even more difficult to obtain in the future. As the service industry continues to expand in the surrounding areas, more and more affordable housing will be needed.