

Allegan County Community Foundation spearheading affordable housing initiative

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The Allegan County Community Foundation is at the forefront of increasing accessible, appropriate, and affordable housing across the county.

A housing study commissioned by the community foundation shows a [6200-unit housing gap between now and 2027](#).

The ACCF is forming a task force with city managers, developers, a federal banking regulations expert, an affordable housing expert, [Lakeshore Habitat for Humanity](#), and others, says Stephanie Calhoun, CEO and executive director of ACCF.



The Allegan County Community Foundation is working with community partners such as Lakeshore Habitat for Humanity to address the county's severe housing shortages.

“We are putting together a diverse group of people from around the county who have diverse skill sets to discuss how are we going to get developers to build housing units here,” Calhoun says.

Employer concerns

The housing crunch has held employers back from expansion projects. They are having trouble finding employees, because employees are having trouble finding affordable housing, according to the housing study. With employees forced to live far away from their jobs, the turn over rate is high. Several employers, including Perrigo, Haworth, Parker-Hannafin, and the Gun Lake Tribe, were among those sponsoring the study.

Bowen National Research conducted the study, and President Patrick Bowen presented the findings to the ACCF this fall.

About 25,505 people commute into Allegan County from surrounding areas for employment – 62% of those employed within the county – according to the study.

“These are folks who are coming in, earning wages and maybe no more than spending money on lunches or running errands. They’re taking that money back out into their home counties and spending it there,” Bowen said. “One of the reasons folks aren’t moving to your county is you don’t have much housing available.”



Newer housing stock in Allegan County has a median list price of half a million dollars. However, Lakeshore Habitat for Humanity is among the community partners working with Allegan County Community Foundation to address the county's housing shortage.

Wait lists

Apartment occupancy rates in the county are nearly 100% with wait lists at virtually every level – from government subsidized to luxury units. Up to 150 households can be on the wait list for one government subsidized apartment with the longest wait list being five years.

More than three-quarters of the homes available for purchase at the time of the study were listed for more than \$300,000 with the median list price for homes built since 1990 at \$500,000.

“It doesn’t leave much left for those who are modest to moderate low income households,” Bowen said.

Substandard housing

Nearly 1,200 Allegan County households live in substandard housing with overcrowding being a particular concern.

“Why are people choosing that? Because they are forced to,” Bowen told the group. “There is nothing that is affordable to them that is of modern housing standards, so it creates a situation where they have to leave the area, double up with somebody else, or they have to choose housing most of us would consider below modern day living standards.”



Vista Green is one of the housing developments Lakeshore Habitat for Humanity has developed in Allegan County. The Allegan County Community Foundation is working with Habitat and others to address the county's housing shortage.

Almost 10,000 people in Allegan County are housing cost-burdened, spending 30% or more of their income on housing. A majority of the most common occupations in the area have insufficient wages to pay for a typical rental, while all common occupations lack sufficient wages to afford a typical for sale house. That includes skilled workers such as

elementary school teachers, registered nurses, and construction workers.

The ACCF hopes to use the study to build a toolbox to help nonprofits, developers, and municipalities work together to create enough affordable housing, Calhoun says. The nonprofit is also working with community partners to address the quality of existing housing such as working with Lakeshore Habitat for Humanity to bring its blight repair program to Allegan County and working with townships to understand the tax tools developers need to make their projects work.

“We’re finding these partners who already exist – they’re already doing the work – and we’re connecting them,” she says.

[The Allegan County Housing Project](#) is a collaborative focus of ACCF with [Community Action of Allegan County](#), [OnPoint](#), [United Way](#) and Allegan County.