

2025-2029

Lake County Housing Coalition **Strategic Housing Plan**

Authored By

Lake County Housing Coalition

Designed By

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The Lake County Housing Coalition

Vision:

Lake County will provide decent, affordable and diverse housing options for residents of all ages, incomes and household composition in support of a thriving economy and community.

The Lake County Housing Plan encourages the development of housing with a wide range of inventory and pricing. The following Plan Goals will be achieved through strategies that utilize collaboration among local, regional and statewide experts and stakeholders. All available resources, including federal, state, local and private capital will be utilized to achieve the Plan Goals.

Five Year Goals:

- Improve housing conditions for at least 100 residents living in substandard housing
- Increase inventory of adequate, affordable housing to positively impact growth projections and goals outlined in 2024 Housing Needs Assessment. At least 100 new homes in five years.
- Craft and implement a strategy to attract new families and working age adults who want to establish roots in Lake County
- Gain clarity related to local sub-populations experiencing homelessness and resources needed to assist with healthy transitions back to stable housing.

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 the necessary price points.

Background

Lake County comprises approximately 567 square miles and is located in the western portion of the Lower Peninsula of Michigan adjacent to Wexford County to the north, Newaygo County to the south, Osceola and Mecosta counties to the east, and Mason and Oceana Counties to the west. A large portion of its landmass is covered by state and federal forests, as well as 151 lakes and rivers and an extensive outdoor trail system. Its governmental units include two villages (Baldwin and Luther) and 15 townships. The Village of Baldwin, where the highways of US 10 and M 37 intersect, is the county seat.

Lake County has experienced a shortage of investment in its local communities for the past several decades. Despite access to tremendous natural resources, Lake County does not have a major job center and fewer working age adults are seeking year-round housing in the community. The result of this is an aging suite of infrastructure and services without the amount of funding needed to maintain high quality schools, roads, and community amenities.

This housing strategy is a key element of the broader local and regional economic development efforts.

1

Improve Housing Conditions

1. Improve Housing Conditions

Address the county's blighted and uninhabitable structures via a collaborative enforcement and support program.

- Pursue funding to support low-income homeowners willing to make critical repairs
- Create a county-wide collaborative enforcement program to ensure blight and nuisance violations can be enforced and remedied quickly and effectively.
- Establish a communications plan to provide clear and consistent messaging about blight nuisances and funding for critical repairs to property owners throughout the county. Focus on geographic priority areas while enforcement resources are limited.

1. Improve Housing Conditions

Blight Elimination Policy Outcomes - 2026

1.1

January 2026: Establish pilot model with Baldwin, Yates, Webber, and Pleasant Plains and other interested communities.

Adopt consistent blight remediation ordinances across all jurisdictions.

1.2

March 2026: Gather local leaders and provide a summary report on the initiative.

Propose collaborative enforcement and property owner engagement

1.3

June 2026: Adopt a communications plan to ensure local property owners understand how to obtain funding for critical repairs and the consequences of blight nuisances.

Blight Elimination: Property Outcomes

1.4

Pursue funding for critical repairs and blight elimination from MSHDA CDBG and secure partner to assist with administration

1.5

Annually (2025–2029): At least 10 blighted structures remediated.

1.6

Annually (2025–2029): At least 20 critical repairs completed each year (total of 100 by 2030).

2 Increase Inventory of Adequate, Affordable Housing to Meet Growth Projections

2. Increase Housing Inventory

Increase inventory of adequate, affordable housing to positively impact growth projections and meet the goals outlined in the 2024 Lake County Housing Needs Assessment.

Lake County faces mounting pressure to expand its housing inventory by 2027. While the county’s overall population is projected to grow only modestly—adding just 22 households (driven by young adults getting their own homes, family changes such as divorce that create additional households, and limited new residents moving in)—its age profile is shifting dramatically. Trends are skewing toward older adult households, reflecting both limited growth among young families and the steady aging of existing residents. This shift will shape the county’s housing needs in the coming years.

At the same time, regional job growth will intensify demand; large scale economic projects are planned to the east of the county in next decade; increasing the need for housing.

Five Year Goals:

- **50 new and restored homes for year-round residents in the local workforce**
- **50 senior-oriented homes built or restored**
- **At least 25 new modular homes installed**

3. Increase Housing Inventory

Lake County's existing workforce shows strong interest in relocating. **Of the 900 commuters traveling into the County each day, 180 indicated they would consider moving closer to their jobs if appropriate housing were available.**

That demand compounds existing strain: **the rental wait list already includes 122 households at multifamily properties, and 407 renter households are cost burdened, spending more than they can afford on housing.**

Given these factors, Lake County must support housing products and designs that meet a wide range of needs. Cottages and ranch-style units near neighborhoods and senior services will appeal to older residents, while small homes and apartments with modern amenities will attract younger households. To keep pace with affordability challenges, the county should also remain open to modular and manufactured housing as viable solutions.

2. Increase Housing Inventory - 2026 Goals

Outcomes

2.1

10 new senior-focused homes/apartments built or rehabilitated by 2027.

2.2

10 new workforce and market-rate homes built or rehabilitated by 2027 for households earning 30% to 100% AMI

2.3

5 new manufactured or modular homes installed.

2.4

Utilize available housing vouchers as project-based resources to secure new affordable construction or rehabilitation.

2.5

Annually publish list of top development-ready sites and market for development or rehabilitation.

3

Address Rising Homelessness

3. Address Rising Homelessness

Address Lake County's rising homelessness population by developing programs for support, shelter, and related services.

Lake County is experiencing an increase in the number of homeless individuals. The 2024 Lake County Housing Needs Assessment provides direction for program and incentive development that can inform a countywide response. Proactively addressing homelessness will help stabilize vulnerable residents, reduce strain on emergency systems, and support stronger community outcomes.

There is now an abundance of research which demonstrates, at its root, homelessness is a housing problem. Other factors like mental health and substance abuse can make an individual more likely to experience homelessness, but the availability and affordability of housing is the driving force behind the overall rate of homelessness.

3. Address Rising Homelessness

Outcomes - 2026

3.1

Refine the available data to understand the size and scope of the issue specific to Lake County.

3.2

Review the Community Solutions Built For Zero framework and consider adoption.

3.3

Establish a by-name list of individuals experiencing homelessness to track and monitor various sub-populations and targeted interventions needed.

Next Steps

- Submit funding request for \$500,000 to MSHDA for critical repairs and blight elimination.
- Review blight elimination toolkit created by Flywheel and provide feedback/edits
- Schedule collaborative meeting of **municipalities** for January 2026
- Identify and prioritize preferred sites for investment, rehabilitation, and new construction. Work with Flywheel to catalog, map, and market these sites to preferred development partners.
- Schedule informational call with Community Solutions to learn about the Built for Zero framework and process.

Appendix

Housing Gap Estimates: Lake County

Housing Segment	Number of Units	# of Units Needed
Rentals		
	Rent	
Very Low-Income Rental Housing	< \$950 / mo	190
Low-Income Rental Housing	\$950 - \$1,500 / mo	69
Moderate-Income Rental Housing	\$1,500 - \$2,250 / mo	31
High-Income Market-Rate Rental Housing	\$2,250+ / mo	18
Total Rental Units Needed		308
For-Sale		
	Home Price	
Entry-Level For-Sale Homes	< \$126k	210
Low-Income For-Sale Homes	\$126k - \$200k	72
Moderate-Income For-Sale Homes	\$200k - 300k	135
High-Income Upscale For-Sale Housing	\$300k+	212
Total For Sale Units Needed		629

937 new housing units needed by 2028

Development Sites

A list of known, available housing development sites can be found at: <https://lakecountymi.gov/lake-county-housing-coalition/>

Housing Development Funding Opportunities:

- Federal Home Loan Bank Indianapolis or Cincinnati (FHLB): Affordable Housing Program; Neighborhood Investment Program
- Michigan State Housing Development Authority (MSHDA): MI Neighborhoods
- Michigan Economic Development Corporation (MEDC): Community Redevelopment for mixed use downtown only

Housing Data & Templates

[2024 Lake County Housing Market Needs Assessment](#)

[MSHDA Statewide Housing Plan & Region F Data.](#)

[State of Michigan Housing Data Portal.](#)

[Pattern Book Homes for 21st Century Michigan](#)

The following list of local and state resources was compiled by the Lake County Housing Coalition as of December, 2024.

A regularly updated version of this list is available online at www.lakecountymi.gov/lake-county-housing-coalition/

ORGANIZATION	RESOURCES/ASSISTANCE	PHONE	WEBSITE
EMERGENCY SERVICES			
Call 211	assistance questions/referrals	211	www.call-211.org/
American Red Cross	disaster services	231-726-3555	www.redcross.org/
COVE- Communities Overcoming Violent Encounters	domestic violence support, shelter	231-843-2541	www.callcove.com
Department of Health and Human Services	support services for low income	231-745-8159	www.michigan.gov/mdhhs/assistance-programs/emergency-relief
FEMA/ Homeland Security (Region V)	disaster services	312-408-5500	
FIVE Cap INC	low income families support	231-745-4617	www.fivecap.org

Housing Assistance Resource Directory

ORGANIZATION	RESOURCES/ASSISTANCE	PHONE	WEBSITE
EMERGENCY SERVICES			
Salvation Army	low income families support	231-796-5597	
St. Ann's Catholic Church	low income families support	231-745-7997	
True North	low income families support	231-924-0641	www.truenorthservices.org
W.I.S.E Woman's shelter	domestic violence support, shelter	1-800-374-9473	www.wiseagainstviolence.org/
West Michigan Community Mental Health	mental health services, support	231-745-4659	www.wmcmhs.org/our-services/

Housing Assistance Resource Directory

ORGANIZATION	RESOURCES/ASSISTANCE	PHONE	WEBSITE
Housing & Homebuying			
Baldwin Housing Commission	available area rentals, supported rentals	231-745-7441	www.baldwinhousingcommission.com/
FIVE Cap Inc	rentals	231-745-4617	www.fivecap.org
Habitat for Humanity of Lake County	affordable home purchase program	231-745-2688	www.habitatlakecountymi.org
Lake County Land Bank	properties for sale		www.lakecountymi.gov/land-bank-authority/
True North	housing availability & rent assistance	231-924-0641	www.truenorthservices.org/housing-help/

Housing Assistance Resource Directory

ORGANIZATION	RESOURCES/ASSISTANCE	PHONE	WEBSITE
UTILITY ASSISTANCE			
Department of Health and Human Services	financial, resource assistance	231-745-8159	www.michigan.gov/mdhhs/assistance-programs/emergency-relief
FIVE CAP Inc		231-745-4617	www.fivecap.org
Saint Ann/Saint Ignatius Catholic Parish		231-355-5880	
Salvation Army	financial, resource assistance	231-796-5597	
True North	financial, resource assistance	231-924-0641	www.truenorthservices.org/housing-help/
The Heat & Warmth Fund	emergency payment assist	1-800-866-8429	www.thawfund.org/
Call 211 Helpline	Resource referrals	211	www.call-211.org/

Housing Assistance Resource Directory

ORGANIZATION	RESOURCES/ASSISTANCE	PHONE	WEBSITE
SPECIAL POPULATIONS			
Lake County Council on Aging		231-745-3843	
Grand Oaks Nursing and skilled Care		231-745-4648	https://peplinskigroup.com/locations/grand-oaks/
Lake County Veterans Services		231-745-6003	lakecountymi.gov/veterans-affairs-office/
Social Security Administration-Ludington		866-495-0075	
Social Security Administration-Big Rapids		800-772-1213	
Homeless Student Liaison: Stewart Nasson (BHS Principal)		231- 745-4683	

Housing Assistance Resource Directory

ORGANIZATION	RESOURCES/ASSISTANCE	PHONE	WEBSITE
HOMEOWNERS			
Five Cap INC	critical repairs, weatherization	231-757-3785	https://www.fivecap.org/ weatherization-and- housing.html
Lake County Land Bank	critical repairs, blight clean up	231-745-4622	www.lakecountymi.gov/ land-bank-authority/
Lake Osceola State Bank - FHLBI	Home repair assistance	231.745.2601	www.losb.com
Lake County Habitat ReStore	discounted building materials	231. 745.2688	www.habitatlakecountymi.org
MSHDA	Down Payment Assistance		www.michigan.gov/mshda/ pathway-to-housing/ firstgendpa

Housing Assistance Resource Directory

ORGANIZATION	RESOURCES/ASSISTANCE	PHONE	WEBSITE
HOMEOWNERS			
MSU Extension	Credit Repair		https://www.canr.msu.edu/outreach/
	Homeownership Education		
USDA Rural Development	Rural lending		https://www.rd.usda.gov/programs-services/single-family-housing-programs

ORGANIZATION	RESOURCES/ASSISTANCE	PHONE	WEBSITE
DEVELOPERS/LANDLORDS			
Lake Osceola State Bank - FHLBI	lending, development gap programs	231.745.2601	www.losb.com
MSHDA	lending, development gap programs		www.michigan.gov/mshda