



Community Development Plan

Housing Lenawee commissioned a Housing Strategic Plan for Lenawee County. The implementation phase of the Target Market Analysis (TMA) was published in 2023 by LandUseUSA. Lenawee County has identified a need to prioritize diversifying housing options for new and existing residents. Quality housing represents the American dream for many, and whether owner-occupied or leased, it indicates economic prosperity for individuals and families. A sufficient housing supply, for both purchase and lease, is essential for a vibrant economy in any community.

Assessing the Overall Community Development and Housing Needs

Lenawee County's diverse economy includes manufacturing, agriculture, healthcare, education, and retail sectors. It is known for its agricultural production, mainly corn, soybeans, and dairy farming. The area offers various recreational opportunities, including parks, lakes, and outdoor activities like boating, fishing, bike trails, and hiking. The county provides many non-motorized trails, including the Hidden Lake Gardens and the Kiwanis Trail, to name two. The Irish Hills region within Lenawee County is a popular tourist destination. It also features attractions like the Croswell Opera House, the Adrian Symphony Orchestra, the Adrian Center for the Arts, the Tecumseh Center for the Arts, the Michigan International Speedway, and several historical sites and museums.

Lenawee County, Michigan, has many strong points, including:

- Strong agricultural sector: Lenawee County is a major agricultural producer in Michigan, ranking in the top ten for producing several crops, including corn, soybeans, and wheat.



- **Diverse manufacturing base:** Lenawee County has a diverse manufacturing base, with companies producing a wide range of products, including automotive parts, medical devices, chemical, telescope, and agricultural businesses. The county is also home to many small businesses and startups.
- **Excellent education system:** Lenawee County offers 11 public school districts, several private school options, and outstanding Special Education programs. The LISD Tech Center is an asset that allows students from all Lenawee Schools to explore college and prepare for careers through 28 state-approved Career Technical Education (CTE) programs and six local district-hosted, state-approved CTE programs. In addition to Lenawee's excellent academic rankings, many school districts offer state-of-the-art Performing Arts Centers and award-winning athletic programs. The county is also home to Adrian College, Jackson College, and Siena Heights University.
- **Affordable cost of living:** Lenawee County has an affordable cost of living, with housing and other expenses below the state and national averages.
- **High quality of life:** Lenawee County offers a good quality of life with small-town charm, a safe and family-friendly environment, beautiful scenery, a solid and multi-faceted arts culture, and various recreational and cultural activities, including parks, lakes, and trails.
- **Friendly and welcoming community:** Lenawee County is known for its entrepreneurial qualities, unique and culturally diverse restaurants and retail, and friendly and welcoming nature.



While not all communities may be inclined to develop new housing, having a plan for future land use that guides and provides the basis for local zoning is essential and required by the Michigan Planning Enabling Act and the Michigan Zoning Enabling Act. The average cost to build a new house in Lenawee County is between \$225 and \$275 per square foot. Given this, it is conceivable that a 1,400-square-foot home would be in the \$315,000-\$385,000, which does not meet the target range of middle-income buyers. This price point is on the high end of the buying spectrum for Lenawee County. Add in the cost of land with average lot prices between \$15,000 to \$35,000, and that 1,400-square-foot home can now reach \$340,000 to over \$400,000, taking it out of the attainable range for middle-income families.

Employment within Lenawee County is heavily concentrated in the manufacturing industry. Manufacturing alone accounts for over one-fifth of the county's employment base. Other well-represented sectors include healthcare/social assistance, retail trade, and educational services. Due to the heavy dependence on the manufacturing industry's health, the recession severely affected the local economy. Economic recovery has been modest and steady. Unemployment in the county has also fallen in line with national averages.

The median household income in Lenawee County is below the national average of \$54,149. However, because of the country's relatively low cost of living, the lower-than-average median incomes do not impact residents as negatively as in other areas where the cost of living is more significant. Compared to the overall household income distributions, a much more substantial percentage of renters fall into the lower income level than for the general and senior populations.



The owner-occupied housing market in Lenawee County is characterized as older single family homes of both pre-and post-war vintage. The rate of foreclosure is slightly above the state average. The availability of rental housing options outside the cities of Adrian and Tecumseh is minimal. In addition, the market countywide lacks sufficient elevator-served, two or more-story condominium housing or senior-oriented independent living rental options. The market would benefit from additional newer condition low to moderate-income rental housing.

Possible Long-Term Activities to Identify Needs

The Target Market Analysis (TMA) has identified a strong demand and need for new owner-occupied and for-lease units within Lenawee County. The TMA shows the highest demand is for smaller units. The current zoning ordinance, which includes minimum lot dimensions and minimum floor areas for units throughout most communities, will not allow the market to meet that demand. Allowing developers to build large units only drives up the cost of housing and will make it less attainable for middle-income buyers/ renters. Additional housing types in residential neighborhoods will increase housing supply and affordability. Research shows that limiting the land available to medium and higher-density development raises housing prices because it is an artificial restriction on supply. Expanding uses in residential zone districts to include duplexes, accessory dwelling units, townhomes, and apartment buildings is a way to create housing that serves the needs of Michigan's residents, increase housing supply, and increase housing affordability. Eliminating or lowering parking minimums can reduce the land consumed for development and significantly lower the cost of housing per unit. Building surface parking spaces generally start at \$20,000 for each space. The cost of parking also limits a



developer's ability to provide more housing units. Land or square footage that could be devoted to residential dwellings is relegated to parking. Eliminating parking minimums would allow developers to create the right amount of parking for their developments.

From an employment perspective, Lenawee Now is Lenawee County's economic development agency. Lenawee Now continues business retention and attraction activities. This activity is directly related to many of our employers being able to expand their workforce or for new people to start businesses in the County. In addition to business retention and attraction, Lenawee Now partners with local educational institutions and Michigan Works Southeast, the primary non-profit employment services provider, to improve the work skills of Lenawee County residents. Some employers need help to fill skilled positions in their organizations, and retraining programs and educational offerings are targeted to address those deficiencies, improving the workforce.

The Housing Assessment found that people are drawn to housing in downtown areas because they provide a sense of place and are pedestrian-friendly. Therefore, many communities in the County focus on placemaking efforts to funnel capital into historic downtowns and surrounding older neighborhoods. This effort will hopefully produce more rental opportunities, which are currently very limited.

In addition, given the general age of the housing stock, the market would benefit from additional newer low to moderate-income rental housing. The most significant potential for affordable housing is in the higher population centers of Adrian and Tecumseh, where low to moderate-income households can benefit from convenient access to support services, employment, transportation, and local amenities. Other factors that affect the housing market



include a high demand for rental units and the increasing cost of single-family homes. The younger, more mobile demographic is looking for quality rental units, knowing they will eventually move within or away from the community. An issue identified during the focus group discussions is the impact of the local, state, and federal regulatory environment on the bottom-line cost and other ways of preparing for new construction. The regulatory climate consists of local building permits, inspection fees, development review fees, sanitary and storm-sewer connection fees, water connection fees, state inspection fees, energy efficiency requirements, and other costs leading up to physical construction.

In some cases, these costs have added upwards of 30% to the expense of the new home. A challenge moving forward with any strategy will be looking at these costs and finding ways to improve the regulatory environment. Reducing these costs will create new opportunities for builders to enter the middle-income marketplace to meet the need for new housing throughout Lenawee County. The regulatory environment for new construction varies across the County. The regulatory environment consists of several items, such as the development review process, permitting costs, utility connections, taxes, environmental factors, and other regulations that add costs to the development process.

While the Redevelopment Ready Communities Program (RRC) may only be ideal for some communities, it can be used as a tool and model to improve the development review process within a community significantly. Lenawee County has five RRC-certified municipalities: the City of Adrian, the Village of Blissfield, the Village of Clinton, the City of Morenci, and the City of Tecumseh. The program intends to review all processes around redevelopment and align them to improve the overall development experience. The program can



coordinate Master Plans and Zoning Ordinances to work cooperatively, along with identifying efficiencies for staff to enhance the development review process, thereby reducing the time and cost associated with development review. Specific to Lenawee County, working with communities that prioritize housing planning will be essential. Additionally, assistance will be needed to support communities that have not completed a Master Plan. While not all communities may be inclined to develop new housing, having a plan for future land use that guides and provides the basis for local zoning is necessary and required by the Michigan Planning Enabling Act and the Michigan Zoning Enabling Act.

The Adrian-Tecumseh SmartZone encompasses two distinct areas in Lenawee County, including:

- Adrian Industrial Park and surrounding territory
- Tecumseh Business & Technology Center

These two locations provide ample space for developing new businesses, organizations, or research opportunities. Established companies looking to expand can find prime locations for new construction and a wide range of business development resources to make finding funding, a talented workforce, or other critical business infrastructure easier. The Adrian-Tecumseh SmartZone is the premier hub for innovators, visionaries, and entrepreneurs looking to grow in a driven, tech-minded community. The Adrian-Tecumseh SmartZone offers financial incentives for businesses that drive job creation and local community investment. In addition to direct funding, SmartZone also supports your business with resources to mitigate costs associated with startup, competitive growth, and training.

Contemplated Short-Term Activities to Address Needs



Through coordination and collaboration with MEDC in using the Business Revolving Loan Fund, teams continue working with local businesses to work on expansion needs and assist new start-up companies in the marketplace.

The Lenawee County Landbank has several infill lots and properties that may be conducive to low-to-moderate income rental single-family homes. Several properties throughout Lenawee County are and will be held by the Lenawee County Land Bank Authority. The Landbank is a powerful locational incentive that encourages redevelopment in communities and neighborhoods that an out-migration of residents and businesses has blighted. Through the Land Bank Act, Land Banks have access to specific economic development tools that can be lucrative to potential investors and developers.

Lenawee County Financial Supports and Resources

- MSHDA Multifamily Direct Lending: MSHDA offers direct lending to eligible borrowers in the form of loans from both tax-exempt and taxable bonds, as well as MSHDA gap funding loans and equity bridge loans in certain situations, for the development of affordable rental housing. MSHDA direct lending programs are available for new construction and acquisition and rehabilitation of affordable or conventionally financed rental housing, mixed-use buildings, or the adaptive reuse of other structures. <https://www.michigan.gov/mshda/developers/multifamily-direct-lending-pgrms>
- MSHDA Neighborhood Enhancement Program: The NEP program's primary goals are to identify and fund innovative activities to address specific needs, assist and showcase where people are engaged and facilitating change, and provide funding to



facilitate and implement additional activities. The NEP program can financially assist high-impact, innovative, neighborhood housing-oriented activities that benefit low- and moderate-income areas and residents. All components are designed to fund tangible housing-oriented activities: implementation ready, highly visible, impactful to the communities and residents quality of life, holistically focused, and where there is buy-in and demonstrated local support. The NEP program is made available statewide through a yearly competitive funding round to applicants consisting of local nonprofit agencies (501c3) and local units of government.

<https://www.michigan.gov/mshda/neighborhoods/neighborhood-enhancement-22>

- MEDC Community Revitalization Program: The Michigan Community Revitalization Program (MCRP) is an incentive program available from the Michigan Strategic Fund (MSF) in cooperation with the Michigan Economic Development Corporation (MEDC). The program is designed to provide grants, loans, or other economic assistance for eligible investment projects in Michigan and promote community revitalization to accelerate private investment in the following categories:
 - Areas of historical disinvestment.
 - Contribute to Michigan's reinvention as a vital, job-generating state.
 - Foster redevelopment of functionally obsolete or historic properties.
 - Reduce blight.
 - Protect the natural resources of this state.

<https://www.miplace.org/programs/michigan-community-revitalization-program/>

- Opportunity Zones: Opportunity Zones are a tool enacted in the 2017 Tax Cuts and Jobs Act. The program is designed to incentivize patient capital investments in low-income communities nationwide that have been cut off from capital and experienced



a lack of business growth. Three types of tax incentives relate to the treatment of capital gains; each is connected to the longevity of an investor's stake in a qualified Opportunity Fund that provides the most upside to those who hold their investment for ten years or more. Preliminary information indicates that an Opportunity Zone can be utilized as a primary investment in various activities. Funds can be used to create new businesses, new commercial or residential real estate, or infrastructure.

Opportunity Zones can be used to invest in existing businesses if they double the investment basis over 30 months. The incentive can also be combined with other tools, such as New Market Tax Credits (NMTC), Low-Income Housing Tax Credits (LIHTC), and historic rehabilitation tax credits, adding a valuable package for economic and community development. Communities in Lenawee County should also consider creating and targeting other resources, especially job training, that will play an important role in leveraging investments. New activity within the community will help reveal that these and other opportunities exist.

<https://www.michigan.gov/mshda/developers/opportunity-zones> 23

- New Market Tax Credits: Historically, low-income communities experience a lack of investment, as evidenced by vacant commercial properties, outdated manufacturing facilities, and inadequate access to education and healthcare service providers. The New Market Tax Credit Program (NMTC Program) aims to break this cycle of disinvestment by attracting the private investment necessary to reinvigorate struggling local economies. The NMTC Program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax



credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs). The credit totals 39% of the original investment amount and is claimed over seven years. <https://www.cdfifund.gov/programs-training/programs/new-markets-tax-credit>

- 6. Low-Income Housing Tax Credit: The Low-Income Housing Tax Credit (LIHTC) is the most important resource for creating affordable housing in the United States today. The LIHTC database, created by HUD and available to the public since 1997, contains information on 45,905 projects and 2.97 million housing units placed in service between 1987 and 2015. It is recommended that all communities in the County support LIHTC proposals.

<https://www.michigan.gov/mshda/developers/lihtc/lihtc/low-income-housing-tax-credit-lihtc>

- Obsolete Property Rehabilitation Credit: The Obsolete Property Rehabilitation Act (OPRA), Public Act 146 of 2000, provides a tax incentive to encourage the redevelopment of obsolete buildings. A new exemption will not be granted after December 31, 2026, but an exemption then in effect will continue until the certificate expires. The tax incentive is designed to assist in redeveloping older buildings in which a facility is contaminated, blighted, or functionally obsolete. The goal is to rehabilitate older buildings into vibrant commercial and mixed-use projects.

<https://www.michigan.gov/taxes/property/exemptions/obsolete/obsolete-property-rehabilitation-act-opra>

- 8. Brownfield Redevelopment Authority (Act 381): Once created, a BRA reviews the proposal for the redevelopment of eligible property and



determines what financial incentives are necessary to enable success. The authority prepares a plan that identifies the brownfield projects. Each plan project section includes the description of the eligible property, the eligible activities, the TIF approach to be taken, and other issues related to the subject parcels. 24 The authority then recommends to the municipality's governing body (city or village council, township board, or county commission) that the decision-making body holds a public hearing regarding the plan and subsequently acts to approve modifications or deny the plan. The authority would recommend revisions to the plan as new projects are submitted or revisions are requested on existing plan projects. The act has been recently amended to include housing projects eligible for TIF capture funding. The projects can either be administered through MSHDA or a local authority. The state education tax may also be captured if the project is market rate and administered through a local authority. More information:

<https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/brownfields>

- Municipal/Nonprofit Public Private Partnerships (P3): This opportunity would allow a municipality or nonprofit agency to partner with a for-profit builder to develop new housing options across the region. By partnering, the developers/builders can get land at a lower cost, thereby reducing total construction costs. In theory, the municipality/nonprofit could hold the land, reducing holding costs and taxes while the project is under construction. The P3 could also be instrumental in developing infrastructure on the property and eventually recuperating initial costs upon the



property's final sale. 10. Neighborhood Improvement Authority: Through the provisions of Public Act 57 of 2018, a Neighborhood Improvement Authority (NIA) may be established. An NIA may use its funds, including tax increment financing, to fund residential and economic growth in residential neighborhoods. An authority may also issue bonds to finance these improvements. Once established, the NIA prepares a development plan and a tax increment financing plan to submit for approval to the local municipality. A development plan describes the costs, location, and resources for implementing the public improvements that are projected to take place in the NIA district. 25 A tax increment financing plan includes the development plan and details the tax increment procedure, the amount of bonded indebtedness to be incurred, and the duration of the program. After the adoption of the two plans, the development plan is implemented, and the tax increments, which occur because of improvements in the eligible property, accrue to the NIA to be used as required by the development plan. The activities of the NIA may be financed by a) donations to the authority, b) revenue bonds, c) revenues from buildings or property owned or leased by the NIA, d) tax increments, e) special assessments, and f) grants. It is recommended that Lenawee County consider utilizing NIA's in areas of disinvestment or areas in need of infrastructure or structural improvements, predominantly in older neighborhoods within cities and villages.

<https://www.miplace.org/4a73da/globalassets/documents/fact-sheets/neighborhood-improvementauthority-pa-61.pdf>



- Housing and Community Development Fund: Lenawee County communities could also create a housing development assistance program (HDAP) in partnership with the local Brownfield Redevelopment Authority (MCL Act 381) and the Land Bank for the State of Michigan. The purpose of the HDAP is to provide financing assistance to developers interested in building new housing (attached or detached formats) for buyers within the HUD-defined range of 80% to 110% of local Area Median Income (AMI). This would translate to a sales price range of \$150,000 - \$225,000. For a builder to build a new housing structure in this sales price range, there is almost always a financial gap between the final sales and construction costs. The HDAP program utilizes Tax Increment Finance, established by a TIF district, to assist with closing that financial gap.

<https://www.michigan.gov/mshda/developers/housing-and-community-development-fund-hcdf>

26 12. Federal Home Loan Bank: Serving Michigan, the FHLB of Indianapolis is one of 11 Regional FHLBank offices that support mortgage lending and community investment through their member organizations (in Lenawee, financial institutions). FHLB's primary objectives are to support housing finance and community development and provide direct support for affordable housing. Products and services include forgivable grants and loans in support of home repairs, down payment assistance to increase affordability, new housing development, and much more. <https://fhlbanks.com/> 13. Residential Facilities Exemption: The Residential Housing Facilities Act (known as the Residential Housing Exemption), 2022 PA 237, provides a tax incentive to owners of rental housing property of more than four units



to enable the renovation and expansion of aging facilities and assist in building new facilities. A Residential Housing Exemption Certificate (RHEC) entitles the facility to an exemption from ad valorem real property taxes for a term of one to twelve (1-12) years as determined by the local governmental unit. Applications are filed, reviewed, and approved by the local governmental unit. The State Tax Commission (STC) must also approve the application and issue the exemption certificate.

<https://www.michigan.gov/taxes/property/exemptions/residential-housing-exemption>

14. Neighborhood Enterprise Zone (NEZ): The Neighborhood Enterprise Zone Act, PA 147 of 1992, as amended, provides for the development and rehabilitation of residential housing located within eligible distressed communities. New and rehabilitated facility applications are filed, reviewed, and approved by the local government unit but are also subject to review at the State level by the Property Services Division. The State Tax Commission (STC) is responsible for the final approval and issuance of new and rehabilitated facility certificates. Exemptions for new and rehabilitated facilities are not effective until the STC approves. NEZ Homestead applications are filed, reviewed, and approved by the local unit of government. The City of Adrian has five approved NEZs.

<https://www.michigan.gov/taxes/property/exemptions/nez/neighborhood-enterprise-zone-nez-act>

- Attainable Housing Exemption: The Attainable Housing Facilities Act (known as the Attainable Housing Exemption), 2022 PA 236, provides a tax incentive to owners of rental housing property of not more than four units to enable renovation and



expansion of aging facilities and assists in the building of new facilities. An Attainable Housing Exemption Certificate (AHEC) entitles the facility to an exemption from ad valorem real property taxes for one to twelve 1-12 years as determined by the local governmental unit. Twenty-seven of the local governmental units file, review, and approve applications. The State Tax Commission (STC) must also approve the application and issue the exemption certificate.

<https://www.michigan.gov/taxes/property/exemptions/attainable-housing-exemption>

- USDA Rural Development Grants and Housing Support: Rural Housing site loans provide two types of loans to purchase and develop housing sites for low- and moderate-income families: a. Section 523 loans are used to acquire and develop sites only for housing to be constructed by the Self-help method. Refer to RD Instruction 1944-I for more information about the Self-Help program. b. Section 524 loans are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction. Low income is between 50-80% of the Area Median Income (AMI); the upper limit for moderate income is 115% of the AMI. Who may apply for this program? • Section 523 loans: Private or public nonprofit organizations that will provide sites solely for self-help housing. • Section 524 loans: Private or public nonprofit organizations. The building site may be sold to low- or moderate-income families utilizing USDA's Housing and Community Facilities Program's (HCFP) loan programs or any other mortgage financing program that serves low- and moderate-income families. • Nonprofits that have the legal authority to operate a revolving loan fund. • Nonprofits with the financial, technical,



and managerial capacity to comply with relevant federal and state laws and regulations. • Federally-recognized Tribes. The USDA Rural Development Summary of Major Programs Guide can be found here:

https://www.rd.usda.gov/files/RD_ProgramMatrix.pdf 28

- USDA Rural Development: The Rural Community Development Initiative Grant's typical open period is July of each year. Nonprofits or public bodies can apply. The grant aims to improve housing, community facilities, and community and economic development projects in rural areas. <https://www.michigan.gov/mdard/business-development/grantfund/rural-readiness-grant-program>
- MDARD Rural Readiness Grant Program: The Rural Readiness Grant Program is focused on activities that prepare your community or organization for longer-term solutions, future investment, or larger funding opportunities for priority issues in your community. A list of eligible project types is available online at <https://www.michigan.gov/mdard/business-development/grantfund>. Some examples of potential projects for this funding include • Plans or feasibility studies for a community/business incubator. • Leadership development or governance programs. • A shared grant writing or project management model supported by/available to multiple organizations. • Planning for infrastructure or housing needs within a particular neighborhood or community.
- Grants.gov: This website is updated often with grant opportunities available from HUD. An example at the time of this publication is the FY2023 Choice Neighborhoods Implementation Grants, which city governments can apply for. This



grant supports the implementation of comprehensive neighborhood revitalization plans that are expected to achieve the following three core goals: Housing, People, and Neighborhood. Grants.gov is constantly updated and should be monitored for housing-related funding and other resources through HUD.

https://www.hud.gov/program_offices/cfo/gmomgmt/grantsinfo/fundingopps

- **Community Capital:** Community capital is defined as capital sourced from a broad cross-section of the community and invested in the community. It is more than a legal and financial strategy at its core; it's about equity, inclusivity, empowerment, and shared prosperity. Community capital has been empowered by recent legislation, policy, and management tools that enable virtually any/every community member to invest in community-based projects, including housing. There are now also community investment fund structures that can raise local investment into a fund that can help build or renovate housing. For more information, contact www.nc3now.org
- **Philanthropic Capital:** The philanthropic world is more and more frequently engaged in "impact investing," notably looking to solve local problems by partnering with traditional sources of capital. There are many housing projects in Michigan and nationwide where capital is provided as seed or match money from community and family foundations, most often from program income funds but now from corpus funds. Philanthropic capital is most often seen as part of the capital required for low-income or affordable housing and workforce housing, generally where there is a social good tied to a housing project. Contact local foundations or the Council of Michigan Foundations at www.michiganfoundations.org



- Faith-Based Property: While communities across the country struggle to provide affordable housing options for their most vulnerable citizens, a new set of sometimes-overlooked development partners is rising to the challenge: religious institutions. Many of these institutions own vacant buildings and underutilized land in established neighborhoods. Projects to repurpose unneeded land surrounding a religious worship structure often involve a still-active (though possibly struggling) congregation interested in addressing the affordability challenge and preserving or improving the future of that worshiping community. Since the "excess" land that may be made available for housing is often currently used as a parking lot, they also frequently involve questions of zoning regulations requiring minimum amounts of parking. In conclusion, several federal, state, and local financial support programs exist that will improve and revitalize existing housing stock throughout the County. Leveraging these financial tools, as well as revising the regulatory process discussed in this strategy, will assist in strengthening and diversifying the housing stock

Lenawee County Implementation Strategies

Focused and dedicated implementation strategies are:

- This includes preparing an inventory of available land, including ownership, tax, and zoning information. The availability and location of public utilities should also be included.
- The communities within Lenawee County must obtain ownership of tax foreclosure properties with development/redevelopment potential for mixed-use projects or housing.



- Leverage opportunities were provided through a partnership with Lenawee County Land Bank Authority, including using Act 381, Brownfield Redevelopment TIF.
- Identify key neighborhoods to prioritize and focus on infill redevelopment, rehabilitation resources, and efforts for new and existing housing. This could be done by identifying opportunity neighborhoods.
- Ensure the zoning and building review process is quick and efficient to avoid unnecessary delays. It would benefit the County or Housing Lenawee to work with the MEDC Redevelopment Ready Communities program (RRC) to determine which communities are working through the certification process and which communities have improved or streamlined the development review process and promote those communities utilizing best practices.
- Local companies and financial institutions (ProMedica, for example) should be recruited as partners in housing development since they depend upon the ability to attract quality employees and customers. This includes industrial companies, who should be called upon to help finance and fund local housing development activities.
- Lenawee County should establish a direct marketing program to promote the community and attract developers.
- Explore the creation of a county-wide community land trust that can assist with long-term affordable/middle-income housing throughout the County. A community land trust (CLT) is a private, nonprofit organization that owns land for a community, promoting housing affordability and sustainable development and mitigating historical inequities in homeownership and wealth building.

July 10, 2024



- Investigate the creation of a county-wide development risk insurance fund that would allow developers and builders to borrow money from lending institutions while protecting them from foreclosures. This will help free up funding for projects that lending institutions consider speculative.
- Identify opportunities to introduce modular housing into the community as an alternative to traditional stick-built units. This can include shipping containers with design standards to ensure they fit into the community.