

Chapter 5.0 Housing

5.1 Introduction

Housing is one of the key factors to consider when planning for a community's future. The location and type of housing available establishes where public infrastructure must be provided. The placement of a community's housing also determines the costs associated with public services. Furthermore, the location of new housing can be settled on in part by the availability of public infrastructure and services. Housing characteristics can also reveal information about a community's history and its economic and social situation.

The cost of housing and the type of housing available are typically determined by market factors. Outside of operating a housing authority or possibly serving as the developer of residential property, local units of government do not usually become directly involved with providing housing. Through zoning and other land use controls, the provision of infrastructure and services and efforts to attract new residents to a community, local governments can have a powerful impact on housing in a community.

In addition to migration, commuter trends, the cost of land and construction, and other housing related elements, there are several key non-housing factors that can influence an area's housing market. Public safety, or a lack of, can influence where people choose to buy a home and raise a family. Quality education is one of the primary locational factors for families with school-age children. Area access to employment, shopping and other entertainment needs factor into the purchase of a home.

Nationwide trends in 2008 indicate a rapid decline in housing prices. Prices of single family homes have fallen 14.1 percent nationwide through the first quarter of 2008. New home sales in the United States may remain relatively weak for some time, as the housing industry struggles with falling prices and rising mortgage foreclosures. From 1960 to 2005, the rate of homeownership nationwide was on the rise. From 2005 to 2008, the rate of homeownership has been steadily decreasing, while the number of households renting has been steadily increasing nationwide. While personal income is a major factor for many when deciding to rent or own their home, other considerations make renting a preferred choice for many households.

Information presented in this chapter will provide area officials with the most recent housing data available, including structure and occupancy characteristics. This information will help assess housing needs and determine the appropriate course of action to address housing needs in the City of Ishpeming.

5.2 Housing Characteristics

• Trends

The United States Bureau of the Census recorded a total of 3,210 housing units in the City of Ishpeming at the time of the 2000 Census. Over a thirty-year period beginning in 1970, the number of housing units increased by 256 units, or 8.7 percent (Table 5-1). The City of Negaunee experienced a similar rate of increase in housing units at 10.1 percent over the same time period. Nearby townships (Ishpeming, Marquette, Negaunee and Tilden) experienced high rates of growth in housing units from 1970 to 2000, ranging from 84.3 percent to 135.7 percent. From 1970 to 2000, the number of housing units in Marquette County grew by 10,979 units, or 50.1 percent, similar to the growth rate in the central Upper Peninsula (47.4 percent).

The increase in housing units within the City and the more significant growth within the surrounding townships follows a nationwide trend. Most urban areas, large and small, have seen new housing develop at a greater rate in the surrounding townships. Housing unit totals as recorded in the decennial census for the years 1970-2000 are presented in Table 5-1.

Unit of Government	1970	1980	1990	2000	% Change 1970-2000
City of Ishpeming	2,954	3,298	3,224	3,210	8.7%
Champion Township	209	253	276	262	25.4%
Ely Township	658	993	1,082	1,105	67.9%
Ishpeming Township	803	1,440	1,528	1,692	110.7%
Marquette Township	639	1,048	1,131	1,506	135.7%
Negaunee City	1,896	2,154	2,067	2,088	10.1%
Negaunee Township	658	984	1,093	1,259	91.3%
Tilden Township	305	525	520	562	84.3%
Marquette County	21,898	30,530	31,049	32,877	50.1%
CUPPAD Region	61,798	80,271	85,650	91,105	47.4%
State of Michigan	2,653,059	3,448,907	3,847,926	4,234,279	59.6%

Source: U.S. Bureau of the Census, General Housing Characteristics, 1970-2000.

• Occupancy and Tenure

In 2000, 90.8 percent of the City's housing units were occupied year round. As shown in Table 5-2, this represents 2,915 of the 3,210 total housing units. The occupancy rate, expressed as a percentage, was higher for the City of Ishpeming, as well as the City of Negaunee, than in Ishpeming Township, the county and the region. Lower occupancy rates in those areas are largely a result of numerous recreational and seasonal units.

**Table 5-2
Total Housing Units, Occupancy and Tenure, Selected Areas, 2000**

Housing Units	City of Ishpeming		City of Negaunee		Ishpeming Township		Marquette County		CUPPAD Region	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Units	3,210	100.0	2,088	100.0	1,692	100.0	32,877	100.0	91,105	100.0
Occupied	2,915	90.8	1,946	93.2	1,347	79.6	25,767	78.4	70,909	77.8
Owner	1,892	64.9	1,349	69.3	1,245	92.4	17,985	69.8	54,166	76.4
Renter	1,023	35.1	597	30.7	102	7.6	7,782	30.2	16,743	23.6
Vacant	295	9.2	142	6.8	345	20.4	7,110	21.6	20,196	22.2
Seasonal, Recreational, Occasional	16	0.5	26	1.2	297	17.6	4,225	12.9	14,067	15.4

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing, Table DP-1.

• **Units in Structure**

Census data from 2000 demonstrates that the City’s housing stock consisted of 65.4 percent single family homes. There are 63.4 percent single family detached units and 2.0 percent attached single family homes. Mobile homes to which one or more permanent rooms have been added or constructed are considered to be a detached unit. Attached structures include row houses, town houses or houses attached to a non-residential structure. This percentage rate for the City of Ishpeming is similar to the City of Negaunee but lower than the surrounding townships, the county and the region.

Most of the remaining housing stock is of the multi-unit category. The City has a significant portion of its housing stock as two unit structures (17.3 percent). This is similar to the City of Negaunee (12.5 percent), but much higher than the surrounding townships (0.1-2.0 percent). Multiple unit structures tend to be prevalent within more densely populated areas where people are closer to shopping, schools, etc. The City reports very few mobile homes among its housing stock (0.6 percent). This is much lower than the surrounding townships. Housing types found in surrounding areas is presented in Table 5-3.

Unit Type/Area	1 detached	1 attached	2	3 or 4	5 to 9	10 to 19	20 or more	Mobile Homes	Boat, RV, Van, etc.
City of Ishpeming	63.4	2.0	17.3	6.0	3.9	2.3	4.6	0.6	0.0
Champion Township	86.8	0.0	0.4	0.0	0.0	0.0	0.0	11.3	1.6
Ely Township	86.2	0.4	0.1	0.0	0.0	0.0	0.0	13.3	0.0
Ishpeming Township	78.6	6.0	1.6	0.8	0.6	0.6	0.0	11.3	0.4
Marquette Township	81.1	2.6	2.0	0.8	1.7	0.3	10.0	1.5	0.0
Negaunee City	67.8	1.9	12.5	2.9	5.7	2.5	4.1	2.5	0.0
Negaunee Township	85.7	0.0	1.3	1.1	0.0	0.5	0.0	11.3	0.0
Tilden Township	80.1	0.0	0.4	0.0	0.0	0.0	0.0	17.7	1.8
Marquette County	67.2	3.7	7.1	4.4	3.4	2.8	4.1	7.1	0.2
CUPPAD Region	74.7	1.8	5.1	2.8	2.2	1.8	3.0	8.3	0.3
State of Michigan	70.6	3.9	3.5	2.8	4.0	3.4	5.1	6.5	0.2

Source: U.S. Bureau of the Census, Table DP-4, 2000.

- **Age of Housing**

More than 62 percent of the housing units in the City of Ishpeming were constructed before 1939, as compared to nearly 49 percent for the City of Negaunee. The median year of construction for homes in the City is 1939. All of the nearby townships have more homes that were built recently. Again, this data follows the nationwide trend of an increase in new homes being built outside of the city limits. Many new homeowners are looking for larger homes on larger lots and frequently, surrounding townships have the space. The higher proportion of older homes in the City reflects the City's heritage as one of the early mining communities in the area.

While an older housing stock is not necessarily inadequate or of poorer quality than newer structures, it is more prone to deterioration if not properly maintained. Since a relatively large number of householders are over the age of 65 (28.9 percent), when maintenance may also become increasingly difficult, some of the City's housing stock may be vulnerable. Older housing units often lack the amenities desired by more affluent, younger households, such as multiple bathrooms, large bedrooms, family rooms and large garages. These older units often have narrow doorways, steep stairs and other features which make them difficult for older residents to enjoy, and increased maintenance demands may also make these homes less desirable to an aging population. Table 5-4 depicts the number of housing units constructed during selected time periods and the median age of housing as reported in the 2000 Census.

Table 5-4
Percentage of Housing Units by Year Structure Built and Median Year Constructed, Selected Areas, 2000

Unit Type/Area	1990 to March 2000	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier	Median Year Constructed
City of Ishpeming	3.0	3.9	7.2	5.2	11.5	6.6	62.6	1939
Champion Township	6.6	6.2	16.7	14.8	13.6	13.2	28.8	1956
Ely Township	13.8	13.1	27.3	12.1	14.6	7.6	11.4	1972
Ishpeming Township	13.4	9.9	25.2	11.5	13.5	11.7	14.8	1969
Marquette Township	30.7	9.2	23.3	12.1	5.9	9.6	9.1	1976
Negaunee City	2.8	3.9	13.2	11.1	10.7	9.5	48.8	1941
Negaunee Township	16.2	12.0	28.1	13.4	14.1	8.3	7.8	1972
Tilden Township	14.2	15.4	16.1	11.0	6.7	9.0	27.5	1966
Marquette County	13.1	12.2	13.6	9.9	9.6	8.5	33.1	1964
CUPPAD Region	12.3	10.6	18.2	12.1	10.9	8.5	27.4	1962
State of Michigan	14.7	10.5	17.2	14.2	16.7	9.8	16.9	1965

Source: U.S. Bureau of the Census, Summary File 3, H34, 2000.

- **Household Type and Relationship**

The U.S. Bureau of the Census categorizes households into two types: *family household* or *non-family household*. A household includes all of the people who occupy a housing unit. A *family household* consists of a householder and one or more persons living in the same household related by birth, marriage or adoption. A *non-family household* consists of a householder living alone or with non-relatives. People not living in households are classified as living in *group quarters*.

In 2000, 60.3 percent of City residents lived in family households. As illustrated in Table 5-5, this percentage was much lower than that recorded for the county (80.7) and the state (84.5) as a whole. Children comprised 28 percent of the family household population in the City. Among non-family households, the percentage within the City is higher than the county and the state. Among the more probable reasons for the greater increase in nonfamily households are: a growing proportion of older population is continuing to live alone or with one or more unrelated persons following loss of a spouse; and, a growing proportion of younger adults are postponing marriage and choosing to live alone or with unrelated persons.

The “group quarters” classification applies to persons in institutionalized and non-institutionalized settings. Institutionalized persons are those under authorized confinement, custody or supervised care such as in a correctional facility, juvenile detention facility, or nursing home. Non-institutional group quarters include college dormitories, military facilities and group homes.

Table 3-7 of Chapter 3 also illustrates household trends that affect housing. From 1990 to 2000, the percentage of family households and married-couple households declined with a corresponding increase in the number of non-family households. The total number of households also increased.

Persons	City of Ishpeming		Marquette County		State of Michigan	
	Number	Percent	Number	Percent	Number	Percent
Total Persons	6,686	100.0	64,634	100.0	9,938,444	100.0
In Households	6,558	98.1	60,598	93.8	9,688,555	97.5
In Family Households	3,954	60.3	48,893	80.7	8,189,018	84.5
Householder	2,915	43.6	16,480	27.2	2,575,699	26.6
Spouse	1,278	19.1	13,225	21.8	1,947,710	20.1
Child	1,871	28.0	16,807	27.7	3,037,440	31.4
Other relatives	178	2.7	877	1.4	257,608	2.7
Non-relatives	316	4.7	1,040	1.7	195,189	2.0
In Non-Family Households	1,158	39.7	11,705	19.3	1,499,537	15.5
Householder Living Alone	990	34.0	7,450	12.3	993,607	10.3
Householder 65 Years+	443	15.2	2,709	10.5	355,414	9.4
In Group Quarters	127	1.9	4,036	6.2	249,889	2.5
Institution	113	1.7	1,870	46.3	126,132	50.5
Non-Institution	15	0.2	2,166	53.7	123,757	49.5

Source: U.S. Bureau of the Census, Summary File 1, P27, 2000.

- **Household Size**

The City of Ishpeming's household size has been decreasing steadily as indicated in Table 5-6. The average size of an Ishpeming household in 2000 (2.25 persons) decreased by 10.7 percent since 1980. This trend is consistent with data compiled locally, regionally and statewide. A clear trend towards smaller households is apparent nationally as well. The fertility rate has been declining and families are not having as many children. People are also living longer and the elderly often live alone or with a spouse. Thus, the number of single and two-person households is bolstered by increasing life expectancy. The population is getting married later; the divorce rate is up. Both of these factors mean that people live on their own longer. As women have entered the workforce in ever-greater numbers — and as their incomes have increased (although still shy of men's incomes on average) — women have been economically able to maintain households on their own. There is also the matter of rising prosperity. In the early part of the century, households spent much more of income on the residence itself than they do today. Residents can often afford the luxury of having their own places now-and many do. (Source: U.S. Bureau of the Census. *Current Population Reports*. Series P20-537.)

Area	Persons Per Household			Percent Change 1980-2000
	1980	1990	2000	
City of Ishpeming	2.52	2.36	2.25	-10.7%
Champion Township	2.89	2.58	2.36	-18.3%
Ely Township	3.26	3.05	2.77	-15.0%
Ishpeming Township	3.08	2.86	2.53	-17.9%
Marquette Township	3.01	2.79	2.50	-16.9%
Negaunee City	2.63	2.46	2.30	-12.5%
Negaunee Township	3.29	2.80	2.63	-20.1%
Tilden Township	2.97	2.70	2.53	-14.8%
Marquette County	2.62	2.49	2.37	-9.5%
CUPPAD Region	2.78	2.64	2.37	-14.7%
State of Michigan	2.84	2.66	2.56	-9.9%

Source: U.S. Bureau of the Census, Profile of Geographic Characteristics, DP-1, 1980, 1990, 2000.

- **Housing Values and Rent**

In 2000, the U.S. Bureau of the Census reported that the median housing value in the City was \$52,100, a marked increase from the 1990 level of \$33,800, but considerably lower than the 2000 median housing value of \$77,200 in Marquette County, as show in Table 5-7.

Area	1990	2000
City of Ishpeming	\$33,800	\$52,100
Champion Township	\$17,000	\$36,900
Ely Township	\$43,400	\$68,200
Ishpeming Township	\$44,800	\$76,300
Marquette Township	\$51,800	\$97,400
Negaunee City	\$38,400	\$61,300
Negaunee Township	\$48,200	\$91,000
Tilden Township	\$29,700	\$57,700
Marquette County	\$44,800	\$77,200
CUPPAD Region	\$40,050	\$72,975
State of Michigan	\$60,600	\$115,600

Source: U.S. Bureau of the Census, Census of Population and Housing STF 1A 1990, Table DP-4 2000.

Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals or services that may be included. For vacant units, it is the monthly rent asked for the rental unit at the time census information was being collected. Table 5-8 indicates the median contract rent for the City, surrounding area, county, region and state. The City of Ishpeming reported the second lowest median contract rent at \$298. The highest median rent value of the surrounding areas is found

in Marquette Township with the lowest reported in Champion Township. Rents have increased for all municipalities from 1990 to 2000.

Table 5-8 Median Contract Rent, Selected Areas, 2000		
Area	1990	2000
City of Ishpeming	\$216	\$298
Champion Township	\$192	\$275
Ely Township	\$243	\$305
Ishpeming Township	\$250	\$315
Marquette Township	\$251	\$421
Negaunee City	\$239	\$310
Negaunee Township	\$252	\$363
Tilden Township	\$212	\$306
Marquette County	\$273	\$358
CUPPAD Region	\$236	\$333
State of Michigan	\$343	\$468

Source: U.S. Bureau of the Census, Census of Population and Housing, Table DP-4 2000.

Gross rent can be defined as the contract rent plus an estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.), if these are paid by the renter or paid for the renter by someone else. Gross rent is intended to eliminate inconsistencies that result from varying practices with respect to the inclusion of utilities and fuels as part of a rental payment. Median gross rents for the area are compared in Table 5-9. The median gross rent for the City of Ishpeming was determined to be \$338 per month, lower than every community except Champion Township (\$275).

Table 5-9 Median Gross Rent, Selected Areas, 1990 and 2000		
Area	1990	2000
City of Ishpeming	\$275	\$338
Champion Township	\$242	\$275
Ely Township	\$341	\$406
Ishpeming Township	\$322	\$410
Marquette Township	\$378	\$501
Negaunee City	\$300	\$381
Negaunee Township	\$339	\$474
Tilden Township	\$336	\$375
Marquette County	\$333	\$398
CUPPAD Region	\$306	\$386
State of Michigan	\$423	\$546

Source: U.S. Bureau of the Census, Census of Population and Housing, STF3A 1990, Table DP-4 2000.

5.3 Financial Characteristics

As discussed in Chapter 4, median incomes in the Upper Peninsula are significantly lower than statewide averages. While this can be offset somewhat by lower housing costs locally, the ability of local households to afford housing is impacted by these lower incomes. *Per capita income* is the mean money income received in 1999 computed for every man, woman, and child in a geographic area. It is derived by dividing the total income of all people 15 years old and over in a geographic area by the total population in that area. *Household income* is the sum of money income received in the calendar year by all household members 15 years old and over, including household members not related to the householder, people living alone, and other nonfamily household members. *Median family income* reflects the income level at which half of all families earn more, and half earn less. Income levels are presented in Table 5-10.

	City of Ishpeming	Marquette County	CUPPAD Region	State of Michigan
Per Capita Income	\$10,532	\$18,070	\$18,064	\$22,168
Median Household Income	\$21,199	\$35,548	\$34,780	\$44,667
Median Family Income	\$27,334	\$46,281	\$43,765	\$53,457

Source: United States Bureau of the Census, Table DP-3 Profile of Selected Economic Characteristics, 1990 and 2000.

A common method used to gauge the affordability of a community's housing stock is the percentage of income spent on housing related expenses. Ideally, housing costs (mortgage, taxes, etc.) should consume no more than 25 to 30 percent of gross household income. Tables 5-11 and 5-12 below show percentages of income directed to the cost of housing. Although the Census data is limited, it does illustrate the greater impact housing costs have on lower income households. Over half of Ishpeming residents spend less than 15 percent of their income on housing costs. About 10 percent spend more than 30 percent of their monthly income on housing.

Monthly Owner Costs as a % of Household Income	City of Ishpeming	Marquette County	CUPPAD Region	State of Michigan
Less than 15.0%	54.5	51.2	51.0	41.8
15.0 to 19.9%	18.1	18.4	17.5	18.4
20.0 to 24.9 %	9.8	11.4	11.5	13.1
25.0 to 29.9 %	7.9	6.7	6.6	8.3
30.0 to 34.9 %	2.7	3.7	3.6	5.0
35.0% or more	7.1	8.1	9.2	12.7
Not Computed	0.0	0.4	0.6	0.8

Source: U.S. Census Bureau Table DP-4 Profile of Selected Housing Characteristics: 2000 Dataset SF 3.

Statistics derived from respondents renting their place of residence reveal that 29.8 percent of renters in the City of Ishpeming spend more than 30 percent of their income on housing expenses as shown in Table 5-12. About 35 percent of Marquette County residents spend more than 30 percent of their income on housing.

Monthly Owner Costs as a % of Household Income	City of Ishpeming	Marquette County	CUPPAD Region	State of Michigan
Less than 15.0%	29.9	22.5	21.7	20.9
15.0 to 19.9%	11.6	13.4	14.3	14.9
20.0 to 24.9 %	9.2	11.8	12.1	12.4
25.0 to 29.9 %	10.3	10.4	10.8	10.0
30.0 to 34.9 %	8.7	7.5	6.9	6.8
35.0% or more	21.1	27.6	25.8	28.4
Not Computed	9.2	6.7	8.4	6.7

Source: U.S. Census Bureau Table DP-4 Profile of Selected Housing Characteristics: 2000 Dataset SF 3.

5.4 Selected Housing Characteristics

Substandard housing information is presented in Table 5-13. Housing units lacking complete plumbing (hot and cold piped water, flush toilet and bathtub or shower) or complete kitchen facilities (an installed sink, range or other cooking appliance and refrigerator) are considered substandard. Statistics on telephone service were also collected. There are no households in the City of Ishpeming that lack complete plumbing or kitchen facilities. Only 1.5 percent of households lack telephone service.

Characteristics	City of Ishpeming		Marquette County		CUPPAD Region		State of Michigan	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Lacking Complete Plumbing Facilities	0	0.0	125	0.5	374	0.5	16,971	0.4
Lacking Complete Kitchen Facilities	0	0.0	103	0.4	384	0.5	17,844	0.5
No Telephone Service	43	1.5	438	1.7	1,433	1.8	99,747	2.6

Source: U.S. Census Bureau Table DP-4 Profile of Selected Housing Characteristics: 2000 Dataset SF 3.

The U.S. Bureau of the Census also collects data on the source of heating fuel occupied housing units employ. According to Census data detailed in Table 5-14, 82.6 percent of the City's occupied housing units used utility gas for heating. For the county overall, the percentage was 65.2 percent and for the region and the state, 61.2 percent and 78.2 percent respectively. 8.5 percent of the City's occupied housing units used electricity for heating, comparable to the county, region and the state.

Source	City of Ishpeming		Marquette County		CUPPAD Region		State of Michigan	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Utility Gas	2,401	82.6	16,794	65.2	43,406	61.2	2,961,242	78.2
Bottled, Tank or LP Gas	32.1	1.1	3,321	12.9	12,680	17.9	357,502	9.4
Electricity	248	8.5	2,113	8.2	4,377	6.2	251,208	6.6
Fuel Oil, Kerosene, etc.	199	6.8	2,402	9.3	5,990	8.4	130,933	3.5
Coal or Coke	0	0.0	0	0.0	2	0.0	659	0.0
Wood	7	0.2	964	3.7	4,016	5.7	54,608	1.4
Solar Energy	0	0.0	0	0.0	12	0.0	641	0.0
Other Fuel	7	0.2	112	0.4	296	0.4	18,413	0.5
No Fuel	12	0.4	61	0.2	130	0.2	10,455	0.3
Total Units	3,207	100.0	25,767	100.0	79,909	100.0	3,785,661	100.0

Source: U.S. Census Bureau Table DP-4 Profile of Selected Housing Characteristics: 2000 Dataset SF 3.

5.5 Private Housing Developments

New housing development is limited by land availability. Over the past ten years (1999-2008), 381 housing permits were issued in the City of Ishpeming at a value of \$14,784,360.

Table 5-15
Building Permits Issued, City of Ishpeming, 1999-2008

Year	Number of Permits	Value
1999	20	\$1,157,782
2000	25	\$957,923
2001	44	\$2,467,100
2002	44	\$3,503,730
2003	43	\$1,434,824
2004	40	\$1,423,120
2005	43	\$1,105,957
2006	42	\$600,291
2007	39	\$988,921
2008	41	\$1,144,712

Source: City of Ishpeming, 2009.

5.6 Public Housing Developments

There are three publicly funded housing developments in the City of Ishpeming. These units offer barrier-free accommodations and rent subsidies that are determined by tenant income. There are a total of 127 units.

Table 5-16 Subsidized Housing, City of Ishpeming			
Development Name	Units	Year Built	Location
Holmes Terrace	25 units/duplexes	1995-96	D and E Streets in Junction Location
Pioneer Bluff Apartments	88 units	1976	111 Bluff Street
Willow Street Complex	14 single family units	1976	Cedar and Division Streets in Barnum Location

Source: City of Ishpeming Housing Commission, 2009.

5.7 Housing Assistance Programs

Weatherization assistance is offered to low income households throughout Marquette County by the Alger-Marquette Community Action Board (AMCAB). The Home Weatherization Program provides low-income homeowners and renters with services such as weather-stripping, caulking, window repair and the insulation of attics, walls and crawl spaces. The agency receives funds for its weatherization program from the federal Department of Energy through the state Family Independence Agency. Occasionally the agency will receive other funds for energy assistance through the FIA. Applicants must meet established eligibility guidelines to qualify.

The United States Department of Agriculture (USDA) provides housing assistance through its Rural Development Program. USDA provides homeownership opportunities to rural Americans, as well as programs for home renovation and repair. USDA also makes financing available to elderly, disabled, or low-income rural residents of multi-unit housing buildings to ensure they are able to make rent payments.

The Michigan State Housing Development Authority (MSHDA) provides financial and technical assistance through public and private partnerships to create and preserve safe and decent affordable housing, engage in community economic development activities, develop vibrant cities, towns and villages, and address homeless issues. MSHDA provides assistance with Neighborhood Preservation, Rental Rehab and Homeowner Rehab programs as well.

The Marquette County Habitat for Humanity chapter was founded in 1992. The first house was constructed in 1993, with a total of over 60 homes built or rehabbed to date. Applicants are considered based on family income, current home conditions, willingness to participate in a home building project through “sweat equity” and other factors. Habitat home building projects are constructed by community volunteers and homeowners-to-be on donated land parcels. Seventeen homes have been built in the City of Ishpeming since 1992.

5.8 Specialized Housing

There are four nursing home facilities in the county, including: Marquette County Medical Care Facility in Ishpeming (140 beds), Mather Nursing Center in Ishpeming Township (122 beds), D.J. Jacobetti Home for Veterans in Marquette (241 beds), Eastwood Nursing Center in Negaunee (100 beds) and Norlite Nursing Center in Marquette (99 beds).

There are 24 licensed adult foster care homes and homes for the aged listed within the county designed to provide supervision, personal care, meals, room, laundry and needed transportation to adults in a non-institutional setting. Homes usually provide residence to a maximum of 6 adults; some homes may be larger. Those facilities requiring state licensing are regulated as to the number and type of residents, the services provided, and staffing requirements. If a home is licensed, inspections on the building, safety codes, character of operators and other factors influencing living conditions have been completed.

The Ishpeming Senior High Rise also known as the Pioneer Bluff Apartments, are located at 111 Bluff Street. The building has 88 apartments. There are 12 barrier free units on floors 2-6. Currently, there is a 162 foot wind turbine being constructed on the property to provide power to the building.

5.9 Issues and Opportunities

- **The general trend has been to build larger homes, often with multiple levels and on large lots. The number of housing units in the City of Ishpeming has**

increased slightly since 1970. Providing infrastructure where feasible is necessary to achieve future development.

- About 35% of the City's housing units are renter-occupied, higher than the county and the region. Identification of rental units is monitored through a rental inspection program.
- Census data from 2000 demonstrates that the City's housing stock consisted of 65.4 percent single family homes, while many of the remaining housing units are multi-family. Continuing to provide a diverse and affordable housing stock is a priority for the City.
- **More than 62 percent of the housing units in the City of Ishpeming were constructed before 1939. Maintaining the aging housing stock within the City is essential to community safety, beautification and growth.**
- The number of people living in a household, as well as the age and relationship of those people, all influence the type of housing needed in a community. With the decrease in household size and increase in the number of non-family households, an effort should be made to continue to provide diversified housing options in the City.
- Median housing values in the City have increased dramatically since 1990, while gross rent has also increased, but still remain significantly lower than the State average. Higher rent has a significant impact on lower income households. Rental assistance programs could be pursued to curb the impact of higher housing costs.
- There are no households in the City of Ishpeming that lack complete plumbing or kitchen facilities. Only 1.5 percent of households lack telephone service.
- Utility gas is utilized for heating in over 82% of homes in the City. An expansion of natural gas service could be beneficial to future residential development.
- Housing assistance programs and subsidized housing are available to qualified Ishpeming residents.
- Recent trends indicate that new housing development is occurring on bigger lots wherever available, in order to accommodate larger homes. The zoning ordinance is the chief regulatory tool to guide development. A review and

revision of the City's zoning ordinance may be beneficial to guide future development.

- A major goal for the Planning Commission is to maintain continued focus on the removal of dilapidated and unsafe buildings.
- The City should pursue MSHDA Rental Rehab opportunities and grants to upgrade rental units when available.
- **Priority issues for the Planning Commission regarding housing include: old housing, condition of existing rental units, as well as dilapidated and abandoned unsafe housing.**
- **Priority issues for the Planning Commission regarding specialized housing include: senior housing needs and the lack of available assisted living facilities.**