

Housing Profile

Oceana County, Michigan

This work will show current conditions and community statements.
It is NOT intended to replace a full strategic housing plan.

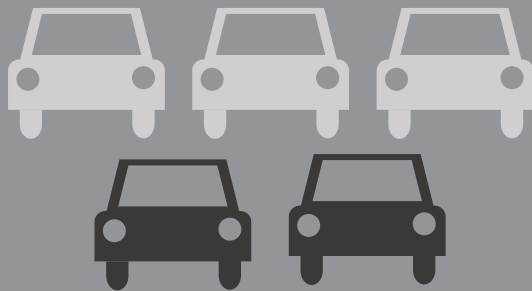
CURRENT CONDITIONS

HOUSING SHORTAGE



Production of homes is behind by
600 to 800
based on delayed and unformed households

COMMUTING



3 in 5
Workers live inside of the county



1 in 3
Workers commute MORE than 50 miles for their job. This is 2 times higher than the state average

HOUSING BURDEN

MEDIAN HOUSEHOLD INCOME IN COUNTY:

\$50,104

Homeowners



19.0%
of homeowners are housing burdened*

MEDIAN HOUSE PRICE:
\$118,800



Homeowners are 17% more likely to be housing burdened compared to the state.

Renters



32.9%
of renters are housing burdened*

MEDIAN RENT:
\$729



Renters are 8% less likely to be housing burdened compared to the state.

*Individuals are considered housing burdened if they contribute GREATER than 35% of their income to housing costs.

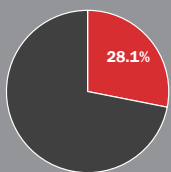
COMMUNITY PROFILE

Rooted Rural



Members of this group make up some of the people most affected by a housing shortage. Nearly 80 percent are homeowners, but their homes are generally on the lower end of the scale, having a median value of \$112,800. They typically live in single-family residences, mobile homes, or cottage courts. They enjoy hunting and fishing and usually have a pet. Their median income is \$42,300, and their median net worth is \$92,500--both below the national average. These folks are generally married, and some have children at home.

PERCENT OF COUNTY



MEDIAN INCOME:
\$42,300

MEDIAN AGE:
45.2

AVERAGE HOUSEHOLD SIZE:
2.48 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$881 or less**

In Good Shape **\$882 to \$1,162**

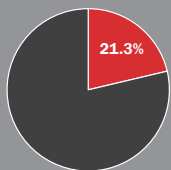
Stretched **\$1,163 or more**

Rural Resort Dwellers



Members of this group are generally married and near retirement. Their kids have moved out or will do so soon. Their household income is slightly below the national median. They have some accumulated wealth, which means they are likely to have two homes and spend half the year in the area and their winters somewhere warmer. They own seasonal homes and may own smaller homes like mobile homes, cottage courts, or duplexes.

PERCENT OF COUNTY



MEDIAN INCOME:
\$50,400

MEDIAN AGE:
54.1

AVERAGE HOUSEHOLD SIZE:
2.22 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$1,050 or less**

In Good Shape **\$1,051 to \$1,385**

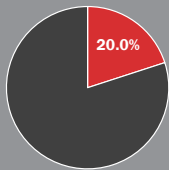
Stretched **\$1,386 or more**

Southern Satellites



Members of this group are generally older and own their own homes. About 22 percent rent, and 33 percent live in smaller affordable units like cottage courts and mobile homes. While most members of this group do not have children at home, some live in multigenerational households that could utilize accessory dwelling units. Members of this group enjoy outdoor activities like fishing and hunting and working on their homes. They typically have more than two cars, and their median home value is around \$128,500.

PERCENT OF COUNTY



MEDIAN INCOME:
\$47,800

MEDIAN AGE:
40.3

AVERAGE HOUSEHOLD SIZE:
2.67 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$996 or less**

In Good Shape **\$997 to \$1,385**

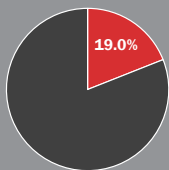
Stretched **\$1,386 or more**

Heartland Communities



These are older, generally married couples with no children living at home. The average income as well as the average net worth of these folks is lower than the national median. Members of this group generally live in modest, single-family homes. Some rent, but nearly 70 percent are homeowners, and many have paid off their mortgages. These folks generally prefer close-knit communities, rural but still connected to larger cities. Typically, some 30 percent will be looking for rental options in the community, and other housing formats could be of interest.

PERCENT OF COUNTY



MEDIAN INCOME:
\$42,400

MEDIAN AGE:
42.3

AVERAGE HOUSEHOLD SIZE:
2.39 persons

Levels of Housing Affordability (Monthly Payment Range)

Comfortable **\$883 or less**

In Good Shape **\$884 to \$1,165**

Stretched **\$1,166 or more**

WHAT'S NEXT?

COMMUNITY FEEDBACK

- Affordable/workforce housing is not available requiring most people who work in Oceana to live in neighboring communities. Finding the housing market demand for the County will showcase the need to developers and government support in infrastructure will reduce the risk and cost of development.
- The County can utilize assets such as existing downtown buildings to be rehabilitated to include second story residential.
- Educate local and County government officials on what tools they have available to support the housing market, and encourage revision of tools at the State level. (Brownfield, TIF, updated zoning and building codes to included smaller homes and accessory dwelling units, and rental ordinances).
- Create support for more affordable and mid-range housing that will also provide for seniors and allow residents to age in place.

RESOURCES & TOOLS

1 ALIGN	Maximize the impact of monetary and organizational resources.
2 DESIGN	Establish common goals and priorities for taking action and creating a collective vision.
3 EMPOWER	Enable stakeholders to implement action plans.
4 MEASURE	Use data to measure how projects have impact and adapt strategies.

PLAN 4 HOUSING

Let's create a countywide housing plan!

Additional information can be found at: <https://www.plan4housing.org/>



WE. UPJOHN
INSTITUTE
FOR EMPLOYMENT RESEARCH

To further explore this community,
please visit our interactive map:

[Oceana County Interactive Map](#)



*Thank you to all of the stakeholders for their time and participation in interviews!

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