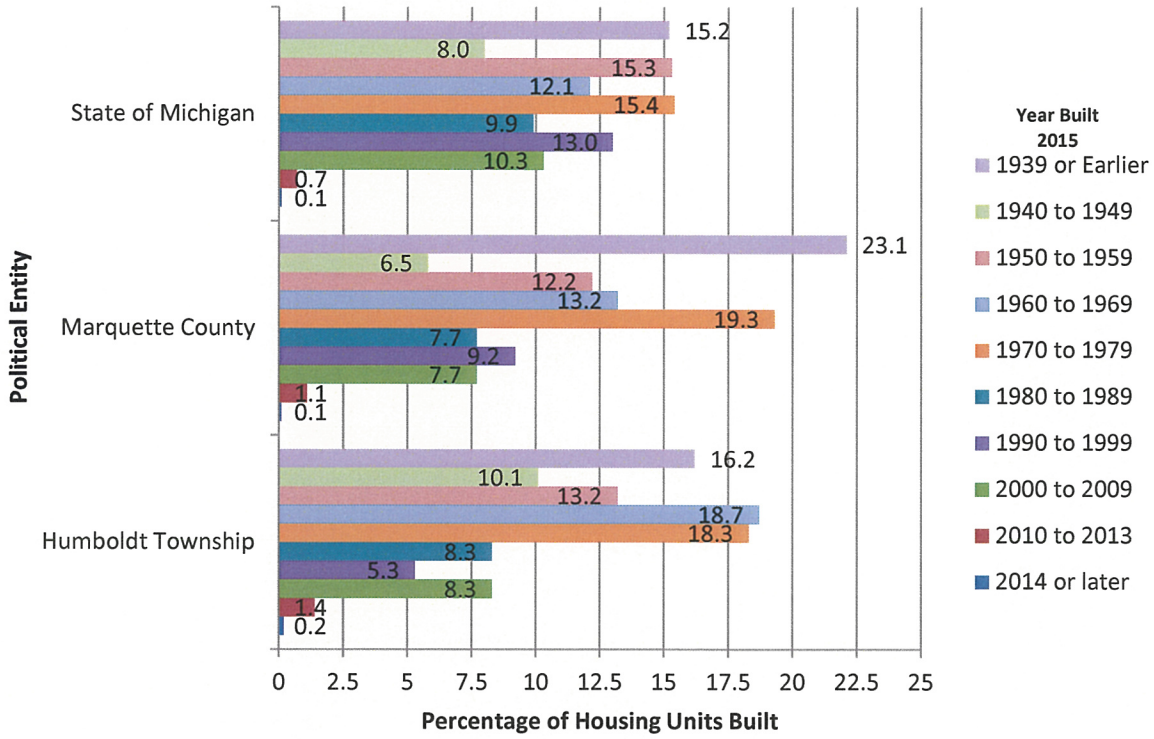
CHAPTER 4.0-HOUSING

Figure 4-1, b.

Percentage of Housing Units by Year Structure Built from 1939 or earlier to 2005 or later, Selected Areas, 2015



Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, 2011-2015, Table DP04.

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*.

CHAPTER 4.0-HOUSING

4.2 Housing Characteristics continued

Household Type and Relationship continued

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. There were no persons in Humboldt Township reported as living in non-institutional group quarters.

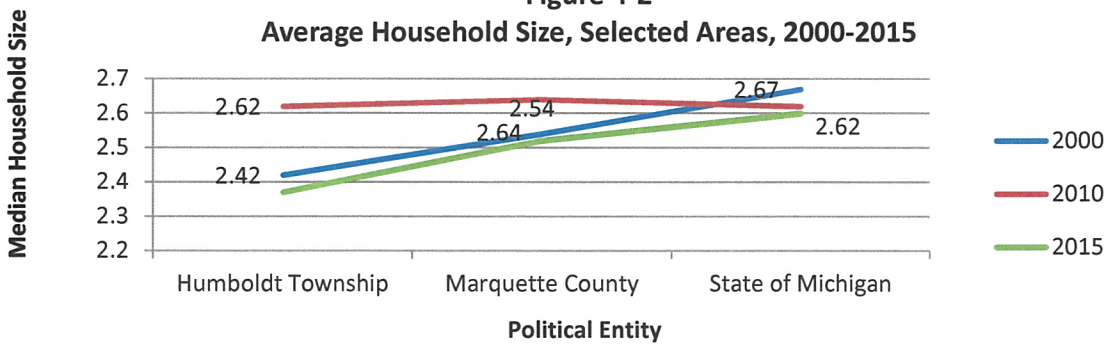
Table 2-5, Household Characteristics, Humboldt Township, 1990-2015 outlined in Chapter 2, illustrates household trends that may affect housing. From 2000 to 2015, the total number of Households in Humboldt Township increased. However, while the number of total Households increased, the percentage of Family Households and Husband-Wife Households first declined, and then rebounded. Non-Family Households may need different types of housing options, including multi-family units.

In 2015, 72.8 percent of Humboldt Township residents lived in Family Households. Nationwide there has been an increase in the number of people living in Non-Family Households. Among the more probable reasons for the greater increase in non-family households are: a growing proportion of the 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.

Household Size

Humboldt Township's average household size has decreased as indicated in Figure 4-2, Average Household Size, Selected Areas, 2000-2015. The average size of a Humboldt Township owner household in 2015 (2.37 persons) decreased by approximately 2.1 percent since 2000. This trend is consistent with data compiled locally, regionally and statewide. A clear trend towards smaller households is apparent nationally as well.

Figure 4-2
Average Household Size, Selected Areas, 2000-2015



Source: U.S. Bureau of the Census, 2006-2010 & 2011-2015 American Community Survey 5-Year Estimates, DP04.

CHAPTER 4.0-HOUSING

4.2 Housing Characteristics continued

Housing Values

The U.S. Bureau of the Census, American Community Survey 5-Year Estimates 2006-2010 & 2011-2015 reported that the median housing value in Humboldt Township was $86,600, which is considerably lower than the median housing value of $125,100 in Marquette County and the median housing value of $144,200 for the State of Michigan, as illustrated in Table 4-4, Median Housing Values, Selected Areas, 2006-2010, and 2015. By 2015 these values are estimated to have changed as shown below. The Township's increased considerably (+23.9%).

Table 4-4
Median Housing Values, Selected Areas, 2010-2015

Area	2010	2015
Humboldt Township	**$86,600**	**$107,300**
Marquette County	$125,100	$131,400
State of Michigan	$144,200	$122,400

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, Selected Housing Characteristics, 2006-2010 & 2011-2015, Table DP04.

4.3 Financial Characteristics

As discussed in Chapter 3, 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 computed for every man, woman, and child in a geographic area. It is derived by dividing the total income of all individuals 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 a 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. Table 4-5, Income Levels, Selected Areas, 2006-2010 and 2015 illustrates Per Capita, Median Household and Median Family Income. Per Capita, Median Household and Median Family Incomes reported for Humboldt Township are all lower than for Marquette County and the State as estimated for 2015.

CHAPTER 4.0-HOUSING

4.3 Financial Characteristics continued

Table 4-5
Income Levels, Selected Areas, 2006-2010 & 2015

Measures of Income	2010 Humboldt Township	2015 Humboldt Township	2010 Marquette County	2015 Marquette County	2010 State of Michigan	2015 State of Michigan
Per Capita Income	**$21,136**	**$22,690**	$23,347	$23,785	$25,135	$26,607
Median Household Income	**$50,750**	**$42,143**	$45,130	$45,409	$48,432	$49,576
Median Family Income	**$59,167**	**$49,063**	$61,798	$60,492	$60,341	$62,247

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, Selected Housing Characteristics, 2006-2010 & 2011-2015, Table DP03.

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 4-6, Monthly Owner Costs as a Percentage of Household Income, Selected Areas, 2006-2010 and Table 4-7, Gross Rent as a Percentage of Household Income, Selected Areas, 2006-2010, illustrate 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. In 2010 about 45 percent of Humboldt Township homeowners spent less than 20 percent of their income on housing costs. This increased to nearly 48% in 2015. In 2010 approximately, 34.1 percent of homeowners spent more than 30 percent of their monthly income on housing. This decreased to 24% in 2015.

Table 4-6
Monthly Owner Costs as a Percentage of Household Income, Selected Areas, 2010-2015

Monthly Owner Costs as a % of Household Income	2010 Humboldt Township	2015 Humboldt Township	2010 Marquette County	2015 Marquette County	2010 State of Michigan	2015 State of Michigan
Less than 20.0%	**45.1**	**47.9**	48.2	52.0	34.1	44.5
20.0 to 24.9%	**12.1**	**22.9**	18.2	15.2	16.9	16.1
25.0 to 29.9%	**8.8**	**5.2**	12.4	10.0	13.0	10.7
30.0 to 34.9%	**14.3**	**2.1**	5.3	7.2	8.9	7.1
35.0% or more	**19.8**	**21.9**	15.9	15.6	27.0	21.7

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, Selected Housing Characteristics, 2006-2010 & 2011-2015, Table DP04.

Statistics derived from respondents renting their place of residence in 2010 revealed that 100 percent of renters in Humboldt Township spent more than 30.0 to 34.9 percent of their income on housing expenses. There are very few rental units in Humboldt Township and the estimated results may be skewed. By 2015 this changed to 38.2% for more than 30 percent of income spent

CHAPTER 4.0-HOUSING

4.3 Financial Characteristics continued

on rent. In 2010 about 53 percent of Marquette County residents spent more than 30 percent of their income on rental housing. By 2015 this Marquette County percentage decreased slightly to about 52%.

Table 4-7
Gross Rent as a Percentage of Household Income, Selected Areas, 2010-2015

Monthly Owner Costs as a % of Household Income	**2010** **Humboldt Township**	**2015** **Humboldt Township**	2010 Marquette County	2015 Marquette County	2010 State of Michigan	2015 State of Michigan
Less than 15.0%	**0.0**	**14.7**	14.3	13.1	11.6	12.1
15.0 to 19.9%	**0.0**	**20.6**	10.9	13.2	11.8	12.0
20.0 to 24.9%	**0.0**	**5.9**	10.1	10.3	11.5	11.8
25.0 to 29.9%	**0.0**	**20.6**	11.7	11.5	11.0	11.2
30.0 to 34.9%	**100.0**	**14.7**	9.2	9.9	9.0	8.6
35.0% or more	**0.0**	**23.5**	43.8	41.9	45.0	44.3

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, Selected Housing Characteristics, 2006-2010 & 2011-2015, Table DP04.

4.4 Selected Housing Characteristics

Substandard housing information is presented in Table 4-8, Substandard Occupied Housing, Selected Areas, 2006-2010 & 2011-2015. 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. In 2015 there were only 3 households in the Township that lacked complete kitchen facilities and only four lacking (land line) telephone service.

Table 4-8
Substandard Occupied Housing, Selected Areas, 2010-2015

	2010 **Humboldt Township**		**2015** **Humboldt Township**		2010 Marquette County		2015 Marquette County		2010 State of Michigan		2015 State of Michigan	
Characteristics	**No.**	**%**	**No.**	**%**	No.	%	No.	%	No.	%	No.	%
Lacking Complete Plumbing Facilities	**0**	**0.0**	0	0.0	84	0.3	68	0.3	15,949	0.4	13,721	0.4
Lacking Complete Kitchen Facilities	**0**	**0.0**	3	1.5	113	0.4	125	0.5	23,730	0.6	28,708	0.7
No Telephone Service	**8**	**4.6**	4	1.9	854	3.3	870	3.3	172,644	4.5	103,318	2.7

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, Selected Housing Characteristics, 2006-2010 & 2011-2015, Table DP04.

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 4-9, Occupied Housing Unit Heating

CHAPTER 4.0-HOUSING

4.4 Selected Housing Characteristics continued

Fuel, Selected Areas, 2006-2010 & 2011-2015, approximately 30 percent of Humboldt Township's occupied housing units use fuel oil, kerosene, etc. for heating, much higher than the rates reported for the county and the State. Approximately 31 percent of Township homes utilize bottled, tank or LP gas for heating, while 28.9 percent use wood. Rural communities tend to rely on fuel oil and bottled gas at higher rates than more densely developed communities. The Humboldt Mill is the only development in Humboldt Township that receives natural gas utility service; note that Table 4-9, Occupied Housing Unit Heating Fuel, Selected Areas, 2006-2010, reflects the approximate numbers and percentages.

Table 4-9
Occupied Housing Unit Heating Fuel, Selected Areas, 2010-2015

	2010		2015		2010		2015		2010		2015	
	Humboldt Township		Humboldt Township		Marquette County		Marquette County		State of Michigan		State of Michigan	
Source	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Utility Gas	8	4.6	18	8.7	16,858	65.8	17,690	66.9	2,997,239	78.0	2,954,629	76.9
Bottled, Tank or LP Gas	53	30.6	73	35.4	3,184	12.4	3,224	12.2	352,528	9.2	321,620	8.4
Electricity	10	5.8	21	10.2	2,247	8.8	2,559	9.7	270,560	7.0	332,417	8.7
Fuel Oil, Kerosene, etc.	52	30.1	45	21.8	1,442	5.6	908	3.4	78,658	2.0	50,369	1.3
Coal or Coke	0	0.0	0	0.0	18	0.1	30	0.1	1,024	0.0	1,160	0.0
Wood	50	28.9	44	21.4	1,636	6.4	1,768	6.7	105,886	2.8	130,396	3.4
Solar Energy	0	0.0	0	0.0	6	0.0	0	0.0	675	0.0	629	0.0
Other Fuel	0	0.0	5	2.4	137	0.5	202	0.8	26,326	0.7	33,885	0.9
No Fuel	0	0.0	0	0.0	110	0.4	76	0.3	11,101	0.3	16,043	0.4
Total Occupied Units	173	100.0	206	100.0	25,638	100.0	26,457	100.0	3,843,997	100.0	3,841,148	100.0

Source: U.S. Bureau of the Census, American Community Survey 5-Year Estimates, Selected Housing Characteristics, 2006-2010 & 2011-2015, Table DP04.

4.5 Private Housing Developments

Manmade barriers to development in Humboldt Township include the lack of infrastructure, as well as a lack of demand for new housing. Natural barriers to development in Humboldt Township include rock outcrop and wetland areas as well as the physical constraints of various sites. Humboldt Township will continue to encourage development in areas capable of supporting residential development. There are no new anticipated developments at this time. Recent housing development has been limited; however, waterfront lots have been the most popular in recent years.

CHAPTER 4.0-HOUSING

4.5 Private Housing Developments continued

Table 4-10
Building Permits Issued, Humboldt Township, 2013-2017

Year	Number of Residential Permits	Type of Permit	Construction Value
2013	30	3-Residential New Home 1-Residential Pole Building 1-Residential Accessory Building 23-Commercial New Construction 1-Commercial Alteration 1-Demolition	$7,586,310
2014	14	2-Residential New Home 2-Residential Garage 2-Residential Addition 4-Commercial New Structures 1-Commercial Alteration 2-Commercial Miscellaneous 1-Demolition	$1,359,157
2015	8	3-Residential New Home 2-Residential Garage 2-Residential Alterations 1-Demolition	$645,501
2016	2	1-Residential Addition 1-Commercial Miscellaneous	$232,000
2017	6	2-Residential New Home 1-Residential Garage 1-Residential Alteration 1-Residential Accessory Building 1-Commercial New Structure	$302,000

Source: Marquette County Resource Management Department, 2018

4.6 Public Housing Developments

There are no publicly subsidized housing developments within Humboldt Township at this time.

4.7 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. Applicants must meet established eligibility guidelines to qualify.

CHAPTER 4.0-HOUSING

4.7 Housing Assistance Programs continued

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 Marquette County Resource Management and Development Department currently administers a housing assistance program. The goal of the Marquette County Housing Rehabilitation Program is to preserve existing affordable housing stock throughout the County by providing assistance to low and moderate–income homeowners. The Housing Rehabilitation Program helps homeowners maintain their residence as safe, sanitary dwellings that meet local housing codes and helps to prevent houses from becoming dilapidated nuisance properties. Marquette County has been administering the housing rehab program since 1994, which has distributed millions of dollars in rehabilitation funds throughout the county. These are Federal and State funds provided to the County through the Michigan State Housing and Development Authority (MSHDA) so all projects are subject to federal regulations and must meet U.S. Department of Housing and Urban Development (HUD), MSHDA and local codes by the time the work is complete. (Source: http://www.co.marquette.mi.us/departments/planning/community_development.html.)

4.8 Specialized Housing

There are five nursing home facilities in Marquette County, including: Marquette County Medical Care Facility in the City of Ishpeming (140 beds), Mather Nursing Center in Ishpeming Township (122 beds), D.J. Jacobetti Home for Veterans in the City of Marquette (241 beds), Eastwood Nursing Center in the City of Negaunee (100 beds) and Norlite Nursing Center in the City of Marquette (99 beds). There are 23 licensed adult foster care homes and homes for the aged listed within Marquette County designed to provide supervision, personal care, meals, room, laundry and needed transportation to adults in a non-institutional setting. Homes usually provide residence for 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 a licensed facility, inspections of the building, safety code adherence, character of operators and other factors influencing living conditions must have been completed. There are no adult foster care homes or homes for the aged within Humboldt Township.

There are two facilities in Richmond Township. Warner Creek Residential Care Facility is located at 100 Isabella Avenue in the community of Palmer. The facility offers state licensed assisted living senior housing options to approximately 38 residents. Marigold Assisted Living is located

CHAPTER 4.0-HOUSING

4.8 Specialized Housing continued

at 101 Kirkpatrick, also in Palmer, providing a small group residence for approximately 13 residents. There are also two facilities in the City of Ishpeming. Cedar Hills is located at 1560 Cypress Street in the City of Ishpeming and provides small group home care for up to six developmentally disabled or handicapped residents. Hillcrest Assisted Living is located at 160 Hillcrest Drive in the City of Ishpeming and also provides small group home care for up to six developmentally disabled or handicapped residents.

Residential care facilities generally provide supervision or assistance with activities of daily living. Assisted living facilities span the gap between independent living and nursing homes. These facilities may be temporary or long-term housing. They are especially designed to help seniors who are mostly independent but need help with some of the day-to-day activities. This can include assistance with medications, preparing meals/eating, bathing, dressing, housekeeping and transportation to and from medical facilities.

4.9 Housing – Radon Environmental Risk

Marquette County has verified elevated radon levels in homes in various locations. Radon is known to be the second leading cause of lung cancer in U.S. citizens. The only way to know if your home is radon free is to test for radon.

Testing should be conducted in the lowest livable level of your home, in a closed house environment at a time of year when the house is being heated.

The Marquette County Health Department sells both Short Term activated charcoal and Long Term alpha-track radon test kits to test your home. Cost of test kits is $12. You must come to the Marquette County Health Department at 184 U.S. 41 East to purchase.

4.10 Issues and Opportunities

- The number of housing units within Humboldt Township has increased since 2000; however, residential development in the Township is limited by the lack of employment opportunities and little demand for new housing. A significant amount of land within the Township is held by private entities or is reserved by state agencies such as the Escanaba River State Forest.

- Housing in Humboldt Township is low density and scattered.

- Manmade barriers to development in Humboldt Township include the lack of infrastructure. Natural barriers to development in the Township include rock outcrops and wetland areas as well as the physical constraints of various sites. The Township will continue to encourage development in areas capable of supporting residential development.

CHAPTER 4.0-HOUSING

4.10 Issues and Opportunities continued

- Less than half of Humboldt Township's housing units are occupied by year-round residents.
- Nearly half of Humboldt Township's housing units are used seasonally or recreationally by seasonal residents.
- Census data from 2010 demonstrates that the Township's housing stock consisted of 89.8 percent single family homes, which increased to 91.9 percent in 2015. Humboldt Township has very few multi-unit structures. It is important for the Township to provide a diverse and affordable housing stock.
- About 9.9 percent of the housing units in the Township were constructed after 2000, and about 16.2 percent were constructed before 1939. The Township is a mix of new and older housing units. Maintaining the aging housing stock within the Township 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 the community. With the decrease in household size and increase in the number of non-family households, efforts should be initiated to provide diversified housing options within Humboldt Township.
- Median housing values in Humboldt Township are lower than Marquette County and State averages.
- The majority of homeowners in Humboldt Township spend less than 30 percent of their incomes on mortgage per month.
- There are camps and a few households in Humboldt Township that lack telephone service and kitchen facilities; mainly these structures are used for recreational and/or seasonal pursuits.
- Rural communities tend to rely more on fuel oil, bottled gas and wood than more densely developed communities. In Humboldt Township, nearly 35 percent use bottled, tank or LP gas. While approximately 22 percent of Humboldt Township homes utilize fuel oil or kerosene, and another 21 percent use wood.
- There are no publicly subsidized housing units within Humboldt Township.