



Testimony Before the Michigan House Human Services Subcommittee

Presented by:

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Chairman Roth, members of the committee, thank you for the opportunity to speak today. My name is Yarrow Brown, and I serve as Executive Director of Housing North, a nonprofit organization dedicated to removing barriers to housing and increasing housing access and affordability across a 10-county region in northwest lower Michigan.

We are the only organization solely focused on attainable housing in our region—working across sectors and political lines to remove barriers, elevate community solutions, and support development that serves people of all incomes, especially those earning between 30% and 120% of the area median income (AMI). Our partners with the Northwest Michigan Coalition to End Homelessness are here to talk about their work focusing on those making 30% of the AMI or less.

Our Work

Housing North operates at the intersection of policy, partnerships, and project support. We:

- Educate and train local leaders and planning officials on housing tools, zoning, and community engagement.
- Provide technical assistance to local governments and developers navigating housing projects.
- Advocate for policies and programs at the state level—like PILOT flexibility, zoning reform, and funding for housing across the income spectrum.
- Convene partners across sectors—health, business, government, and philanthropy—to foster long-term collaboration and innovation.

Creating pathways and partnerships for housing in Northwest Michigan.

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We recently launched a Rapid Response Housing Fund (RRF) pilot in Leelanau County that preserved two year-round affordable units from being lost to short-term rentals and secured land for workforce housing. We're now scaling that concept regionally with a flexible, revolving fund.

Regional Hurdles

Despite these successes, we face significant hurdles:

- Cost gaps: High construction costs and limited local funding make many projects financially infeasible without significant subsidy or creative capital.
- Zoning barriers: Many communities still have outdated or restrictive zoning that prevents missing middle housing types or multifamily development.
- Capacity and staffing: Small-town governments and nonprofits are often overwhelmed with limited capacity to move housing projects forward.
- Community opposition: Even well-aligned projects face resistance from residents concerned about change, density, or property values.

These barriers mean many developers simply pass on our region, despite high demand and local will.

Staying Nimble

To meet these challenges, we're staying nimble by:

- Creating regional tools like the RRF to offer low-cost, flexible capital.
- Partnering with community land trusts to preserve long-term affordability.
- Advocating for smart, targeted policy changes—such as extending the Residential Housing Facilities Act incentives and expanding the Michigan Housing and Community Development Fund.
- Supporting local zoning reform and helping communities access new tools and funding opportunities to reform zoning practices allow smaller, attainable housing options.

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We believe that solutions need to be as diverse as the rural communities we serve. But what's universal is the need for partnership—with the state, with local governments, and with each other.

Closing

We urge you to continue supporting smart, flexible investment in housing—including direct appropriations for gap financing and capacity building. We also ask for your leadership in aligning land use policy, infrastructure, and tax incentives to make attainable housing possible—not just in cities, but in rural and resort communities like ours.

Thank you for your time and commitment to housing for all Michiganders. I'm happy to answer any questions.

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