

## Housing

Housing is by far the dominant land use in Luna Pier as this City began as essentially a seasonal residential community. In 2010, the City is much different than it was when it saw the first housing units built. From a general community development perspective, the type variety of housing choices offered in a community substantially impact many dimensions of community life. Moreover, many communities now recognize that having a substantial amount of housing choice is important, as people at different stages of their lives look for different types of housing to suit their needs.

Young adults often look for affordable housing options while empty nesters and seniors often look to downsize. The extent to which a community can offer a wide range of housing types helps ensure that residents are less inclined to move elsewhere when their housing needs change. Fortunately, Luna Pier currently has a remarkably diverse housing stock for its size. The types of housing units available closely mirror the state-wide distribution of housing types.



### Housing Maintenance

Apart from housing choices however, one issue facing Luna Pier (and many other communities) is the age of the housing stock. About one fourth of all home construction in Luna Pier occurred before 1939 and half of all housing units were built before 1960. Since half of the housing units are now approaching 50 years old, and one out of four are nearly 70 years old, issues of housing maintenance and code enforcement take on significant meaning and weight.

These issues of housing stock maintenance also take on more significance due to the wave of foreclosures that have impacted the local, state and national housing markets in the last few years. Midwestern states are among the hardest hit by a wave of foreclosures and falling home values. Available data on local home sales indicates that in 2006, 92 homes were sold in Luna Pier with a median price of \$226,100. In 2007, both the numbers of home sales (45) and median price (\$113,229) fell to about half prior year amounts. Because Luna Pier is a comparatively small market, these numbers may be somewhat mislead-

ing, but they do provide a source of concern as economic conditions have worsened since 2007. The national unemployment rate has risen into late 2009 and the nation and Midwest region has fallen deeper into a recession. With these difficult economic conditions, it is expected that more and more deferred housing maintenance will be evident.

As a City government, appropriate actions to consider regarding these stresses on the local housing market involve code enforcement and property maintenance enforcement actions. This is particularly true for rental units. Further programs are available to assist low and moderate income residents with housing rehabilitation and weatherization programs. These programs are available through the Michigan State Housing Development Authority (MSHDA).

### Neighborhood Character and Identity

Luna Pier has distinct residential areas with a unique identity and history that add to community character. These neighborhoods emerged from the very beginnings of the community 75-100 years ago. There is a certain degree of pride attached to neighborhood identity in Luna Pier and local planning policies reinforce this. Neighborhood residents are encouraged to develop and maintain an identity that might be expressed with unique forms of signage, street signs, unique mailboxes, pavement markings, banners, street lighting, etc. Other ways of expressing neighborhood identity include seasonal decorating competitions and scheduled social gatherings.

