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New study details housing needs in Northwest Michigan

A new study shows how much housing is needed to meet the demand in communities throughout northwest Michigan. Networks Northwest and Housing North contracted with LandUse USA, a real estate analysis firm, to conduct the target market analysis for communities in the ten-county region.

The study was based on analysis of demographic groups and "movership"

rates within and outside the region or study area. It includes consideration of people moving within a community, as well as those that might move to a community if the circumstances were right - that is, for example, if they can find housing. Those "movers" are sorted by income, age, spending patterns, and more to identify the price points and other characteristics of the types

of housing they are looking for.

The market analysis points to a regional total demand for 10,880 new rental units in 2020 and 4,660 new ownership units in 2020. Most of the demand is for lower-priced housing units: about two-thirds of ownership housing demand was for units priced below \$200,000, and 83 percent of the demand for rentals was for rents of

\$800 per month and less.

"These housing units and prices largely aren't available in our communities now," said Sarah Lucas, Housing North Executive Director. "This demand represents the homes that people like teachers, health care workers, emergency responders, restaurant and hospitality workers, and construction workers are looking for, and not finding - so they're not

moving to the community, or they're traveling long distances to get to work. This has huge impacts on our schools, our businesses, and our economy's long-term sustainability."

Lucas noted that in most cases, it is not possible to build homes at these prices and make a profit. "That's why it's so important for

See Housing - Page 3A

Prepare for the New Year

BY JIM AKANS

Happy New Year!

Now that the revelry of the turning of the calendar to the New Year has passed, take advantage of clearing the slate from a year gone by and make get ready for 2020.

While many utilize the ceremonial switch of the calendar year as an opportunity to pursue a New Year's resolution or two, here is a checklist that requires a little less, well...resolve, but can help get the coming year off to a great start just the same.

1. Simplify - Great advice any time of the year that can reduce stress, debt and increase the quality of life. Put cabin fever to good use by going through closets, cupboards, basement storage areas and getting rid of unused items. If they are still functional, sell them on eBay or Craigslist, donate them to local agencies such as Goodwill, Salvation Army or a local resale store. If applicable, be sure to get a tax-deductible receipt for next year's tax return. Take those old magazines and newspapers to the local recycle center.

2. Make a primary goal for 2020 - What is your 2020 "hot button." Whether gaining control of finances, going on a dream vacation, improving personal health...whatever your goal, be specific about your plan to achieve it - write it down, and review your progress at least monthly.



The New Year celebration has passed. Take advantage of clearing the slate from a year gone by and make get ready for 2020, Wikimedia photo



Whether a two-week vacation or a few three or four day weekends; plan a trip in 2020 to a local or perhaps an exotic location. Wikimedia photo

3. Prepare for the tax season - Now is the time to gather income statements and tax-deductible receipts. Make a list of items and forms you will need to file your 2019 taxes such as mortgage interest statements, W-2's or 1099's.

Check these items off as you receive them and file taxes as early as possible (even if you owe taxes, prepare your forms early so they are ready to file). You, and your tax preparer, will be grateful for avoiding the April madness.

4. Make a financial plan for the year - While digging through last year's bill statements and receipts, group them by spending category and prepare a household budget for the coming year. Look at small ways you can save money, such as cutting down on dining out, not stopping for that cup of coffee on the way to work, limiting alcohol or tobacco purchases, or starting to utilize shopping lists and sticking to them.

5. Fill out the calendar - Go through the 2020 calendar, month by month, and mark the birthdays and anniversaries of family members and friends, special events such as graduations or reunions, and block out desired vacation weeks before your co-workers can

See New Year - Page 3A

Mackinac Bridge rolling out new format for MacPass

The MacPass toll card is being replaced with a windshield-mounted sticker for customer convenience, and for a limited time they are available for free. The Mackinac Bridge Authority (MBA) has been slowly replacing current MacPass cards with the new stickers for the past few months and is now encouraging others to make the switch as well. Customers are encouraged to visit the MacPass website at <https://MacPass.MackinacBridge.org> to sign up for an account and receive stickers in the mail.

"Unlike the old MacPass cards that required drivers to roll down their window and hold the card near the reader device, the new system will automatically scan the windshield sticker when drivers pull up to the toll booths," said MBA Executive Secretary Kim Nowack. "Drivers still need to stop and wait for the gate to rise before proceeding, but the new process will speed transactions for frequent customers."

The stickers are part of a new tolling software system installed last fall. Anyone can open a MacPass account, which allows for online deposits and transaction information. MacPass stickers are currently free but will be \$1 each after July 1, 2020. MacPass customers can use toll lanes designated for MacPass by the overhead signs, or any open lane. Drivers should still watch for toll collectors and customers walking across lanes.

Though the MacPass is not exclusively for commuter customers, MacPass holders with passenger vehicles can still qualify for the commuter discount toll if they make both a northbound and southbound trip within 36 hours. The toll will be \$4 for the first trip but customers will not be charged for the return trip if completed within 36 hours.

Current MacPass cards can still be used through the end of 2020. MacPass is the only tolling transponder currently in use at the Mackinac Bridge; I-Pass, E-ZPass, SunPass, etc., though similar, are not accepted. Customers who already have a MacPass account can still use their cards through the end of 2020. Current MacPass account holders do not need to open a new account to get a sticker.

Passenger vehicle MacPass accounts require an initial deposit of \$80 and a \$7 one-time set-up fee. Commercial accounts require a \$200 deposit and \$7 one-time set-up fee.

More information on the MacPass is available on the MBA website at www.MackinacBridge.org/MacPass.

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Should you Appraise your Home Before Putting it on the Market?

It isn't necessary, but an appraisal will give a good indication of the price the seller will actually get for their property. A real estate agent can give you similar reliable data to determine current market value.

First, to determine the asking price, a seller's agent will look at the "comps," the price for which "comparable" homes in the area have recently been sold.

Based upon these prices, the seller should adjust what they are asking. For example, if similar properties in the area are selling for \$210,000, then trying to get \$250,000 usually does not

make sense. Thus, before putting the house on the market, a seller should review the "comps," which can be obtained from a local real estate professional.

The appraisal process used by a licensed appraiser is more theoretical than a "comp," and doesn't predict what a buyer will be willing to pay. Why would anyone ever get an appraisal then? Although rarely needed by buyers or sellers, appraisals are normally required by lenders who are considering making a loan.

However, sellers of expensive, custom homes may get appraisals, because there

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may not be any homes in the area that compare. Buyers of these one-of-a-kind homes will also have more confidence in an asking price that is supported by an appraisal. Before determining an asking price, sellers should give their agent a list of major improvements done to the home, such as a new roof

or upgraded heating system. This will help the agent consider all the factors when recommending a price. It will also put him or her in a better position to sell the house and all of its features for the best possible price.

Real Estate Feature Property UPDATED HOME NEAR BOYNE CITY ON OVER TWO ACRES



BY JIM AKANS

This weeks feature listing is a nicely updated home near Boyne City on nearly two-and-a-half acres with a 26x40 foot barn/garage.

This three bedroom, one-and-a-half bath home has approximately 2,053 square feet of space, with 1,200 feet on the main level and the remainder on the finished lower level walkout. Interior highlights include

an open concept kitchen, dining and living area. The kitchen features lots of work space and has a handy island with snack bar. Updates in the home include new windows, exterior and interior paint, carpet, kitchen counters, stove top and a subway tile backsplash.

The finished walkout basement has a large family room with wood stove, an office space that could also serve as a hobby room

and an oversized utility room. There is also a storage room that has plumbing ready and waiting to add an additional bath.

Outdoors, a raised 8x22 foot wrap-around deck offers gorgeous views of the yard. The 26x40 foot barn/garage has an area that can be used for a workshop, a studio or more. The front yard features vinyl fencing and five yards of gravel have recently been added to the

driveway.

This updated home on well over two acres is located at 00235 Fall Park Road near Boyne City and it is listed at \$210,000. For more information or to arrange a home tour, call Jennifer Burr, Associate Broker at Coldwell Banker Schmidt in Boyne City at 231-675-0157 or email at jennifer.burr@cbgreatlakes.com.



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