
Chapter 3

Population, Housing, Employment, and Population Projections

Local and Regional Comparisons

The City and Neighboring Units

Table 3-1 offers a comparison of the change in population numbers, population density, and housing density for the City, adjoining townships of Filer and Manistee, and the county as a whole. Table 3-2 provides additional demographic detail for the City and townships. The information reveals that the City and other governing units share a variety of similar characteristics relative to such factors as median age, racial mix, household size, and the like. The data also shows:

- **The Size of the City's Population Base** - the City is home to over one-fourth of the county's population base. Moreover, the City's resident base is greater than the combined populations of Manistee Township and Filer Township (6,586 as compared to 5,973).
- **The Manistee Urban Area** - collectively, the City, Manistee Township, and Filer Township possess approximately 51.2% of the county's population base.
- **Population Change** - since 1970, the City has experienced a decrease in population levels. Conversely, the other units have increased (notwithstanding a decrease in all units during the 1990 Census year).
- **Population and Housing Density** - even though Manistee has experienced a decline in population, the City's population and housing density continue to be significantly greater than the other governmental units. This is indicative of the City's urban character and status. When compared to the cities of the regional area (Table 3-4), Manistee's population and housing density fall within the mid-range.
- **Housing Occupancy** - the City possesses an owner and renter occupancy mix significantly different than that of the other jurisdictions. The City's percent of owner-occupied units is 64.6% and the percent of renter-occupied units is 35.4%. In comparison, the adjoining townships each have a mix of approximately 91% owner-occupied and 9% renter-occupied. Manistee County overall is at 81.3% and 18.7%, respectively. The City's mix, which is fairly typical of urban centers, is due to the local accommodation of multiple-family housing developments and a higher percentage of single-family homes used for rental purposes.

- **Housing Value** - housing values within the City are somewhat less than those of the adjoining townships and the county as a whole. This is largely due to the presence of a housing stock within the City significantly more mature than that of the other jurisdictions.
- **Gross Rent** - monthly gross rent values within the City are less than those of the townships and county. This is due to a variety of factors such as; a) the mature age of the City’s rental housing stock; b) higher number of rental units in the City thereby creating competition which impacts rental rates; and, c) greater number of “apartment type” units in the City, whereas many of the rental units in surrounding townships reflect single-family detached homes.
- **Housing Age** - the housing stock in the City is older than that of the neighboring jurisdictions. This is due to Manistee’s historic position as the area’s urban center and location of the county’s greatest rate of growth during the past two centuries.
- **Seasonal Housing** - between 1990 and 2000 the City experienced an accelerated rate of growth in the seasonal (second) home market. The increase in high quality seasonal housing outstripped that of similar housing development in the outlying townships. Opportunities exist within the City to continue with similar future development.

**Table 3-1
Population Change/Population & Housing Density
Manistee City and Neighboring Units
Manistee Master Plan - 2002**

Unit	Population				People/Square Mile [1] [2000]	Housing Units/Square Mile [1] [2000]
	1970	1980	1990	2000		
Manistee	7,723	7,665	6,734	6,586	1,996	1,038
Manistee Township	2,875	3,209	2,952	3,764	84	31
Filer Township	1,921	2,149	1,966	2,209	140	63
Manistee County	20,393	23,019	21,265	24,527	45	26

Notes: [1] Based on land area.
Source: U.S. Census, 1990 and 2000

**Table 3-2
Demographic and Household Comparisons
Manistee Master Plan - 2002**

Subject	Manistee	Manistee Township	Filer Township
Population	6,586	3,764	2,209
Median Age	40.4 years	40.0 years	44.0 years
65 years & Over (%)	19.4%	15.7%	19.4%
White (%)	94.9%	84.6%	96.8%
Black (%)	0.3%	9.1%	0.2%
Hispanic (%)	2.2%	2.7%	1.7%
Am. Indian (%)	1.4%	2.1%	0.6%
Other Race (%)	1.2%	1.5%	0.7%
Average HH Size	2.24 persons	2.43 persons	2.49 persons
Average Family Size	2.88 persons	2.88 persons	2.87 persons
Housing Units	3,426	1,391	996
Owner-Occupied Units [1]	64.6%	90.6%	91.0%
Renter-Occupied Units [1]	35.4%	9.4%	9.0%
Housing Value [2]	\$66,500	\$86,500	\$87,700
Mortgage [3]	\$685/month	\$684/month	\$781/month
Gross Rent	\$388/month	\$488/month	\$477/month
Age of Home [4]	72.5%	42.3%	42.2%
Notes: [1] Reflects percent of occupied housing units. [2] Median housing value of owner-occupied units. [3] Median mortgage payment (housing costs) per month for mortgaged homes. [4] Percent of homes 60 or more years of age.			
Source: U.S. Census, 2000			

Population Potential and Seasonal Population Levels

Based on information provided by the 2000 Census, Manistee has over 500 housing units classified as vacant. To a large degree, the reported vacant units reflect second home (seasonal) residences occupied for less than six months, generally during the April through September period. The large number of reported vacant/seasonal units is consistent with the use of much of the housing stock constructed in the City over the past several years. That is, a rather high percentage of the City's newer dwelling units have been purchased for second/seasonal home use. And, while the home owners often reside in the City for extended periods of time, they do not normally become part of the local Census count which occurs in the winter months.

Notwithstanding the above, Table 3-3 demonstrates that the City's population has the "potential" to increase markedly if one considers the occupancy of units classified by the U.S. Census as vacant. Similar estimates are also provided for Manistee and Filer Townships. In the case of the City, the full occupancy of the reported vacant units increases Manistee's population count by over seventeen percent. Field observations, as well City records associated with water usage, indicate that a majority of the units are occupied during the spring to fall period, thereby adding to the level of services required of the City to support this "uncounted" population segment.

Table 3-3
Resident Population Potential - Based on Vacant Unit Capability
Manistee City and Neighboring Units
Manistee Master Plan - 2002

Unit	2000 Population	Vacant Unit Capability [1]	Total Population [2]
Manistee	6,586	1,151	7,737
Manistee Township	3,764	493	4,572
Filer Township	2,209	274	2,483

Notes: [1] Number of existing vacant/seasonal housing units multiplied by the reported average household size for the governing agency.
[2] 2000 population plus vacant unit capability, based on full occupancy of reported units. The total population does not reflect other forms of short or long term residency such as hotel/motel guests, campers, personal guests, etc.

Source: U.S. Census, 2000 and LSL Planning, Inc.

From time to time projections have been made by local agencies regarding "seasonal population potential" reflecting the number of people (e.g. residents, employees, and guests) within the

geographic limits of the City during peak times, such as summer weekends and holidays. The projections are based on factors such as hotel/motel occupancy levels, occupancy levels of local and regional camping facilities, user rates of local parks and launch facilities, occupancy levels of seasonal/second homes, business reports, traffic counts, and other such information. Based on a review of this information, as well documentation prepared by local and regional agencies such as the Chamber of Commerce, it is estimated daytime population levels within the City during peak periods increase by approximately 6,000 to 8,000 people, with occasional times of even higher levels. It is noted the people represented by the increase are in the City for various segments of time and are disbursed throughout. Some are seasonal residents, while others are in the City for brief periods sightseeing, attending festivals, enjoying local eateries, visiting the beach, shopping, and/or other purposes.

As Manistee assumes an even greater role as a second home market and tourism center, the influence of seasonal population growth will become more pronounced. Positive impacts will include such factors as the expenditure of “new” dollars into the local economy, investments in businesses and homes, and increased tax base. At the same, challenges will surface. There will be greater demand placed on public facilities and services; potential for increased congestion on local streets, parks, and shoreline and water resources; and, lifestyle changes as Manistee undergoes continued transition from it’s industrial roots to a city of diverse opportunities.

Housing

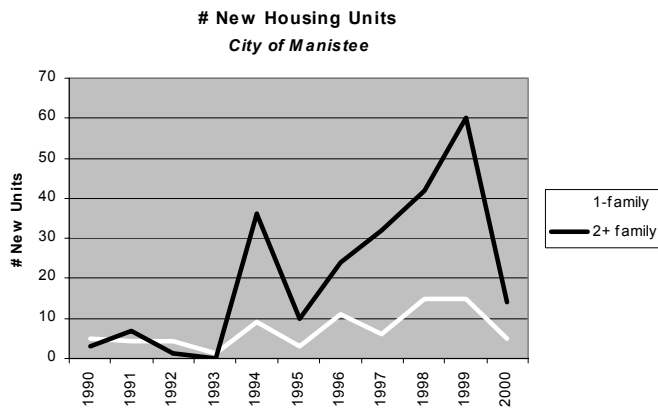
Once a city consisting almost entirely of single-family homes, the City of Manistee today offers a variety of housing types and forms of ownership. Recent decades have witnessed the *discovery* of the City by out of town residents, thus giving rise to a substantial condominium market that has transformed large areas of City waterfront. Toward the City’s interior, most of the housing stock is quite old, and for the most part, very well maintained. This is especially the case in the City’s historic residential neighborhoods immediately south of downtown, where numerous Victorians have been immaculately maintained and restored. Elsewhere, the older housing stock is perhaps not quite as grand, but not without its own special character. Much of this housing consists of small bungalows, worker cottages and converted farmhouses snugly arranged along the City’s interior streets. A recent visual survey of City neighborhoods noted scattered incidents of poor property maintenance, but no areas of incipient blight.



The most recent analysis of the Manistee area housing market was a housing needs assessment prepared for Manistee County in 1998. The study concluded the County population losses of the

1970s and 1980s were reversed in the 1990s, and that the area's population was expected to remain on the rise through 2010. The study also noted that the condominium market that took hold during the 1990s, would continue to attract a large number of part-time and seasonal residents. It also concluded that there was a significant shortage of affordable single-family housing priced under \$50,000 in the County.

Table 3-4

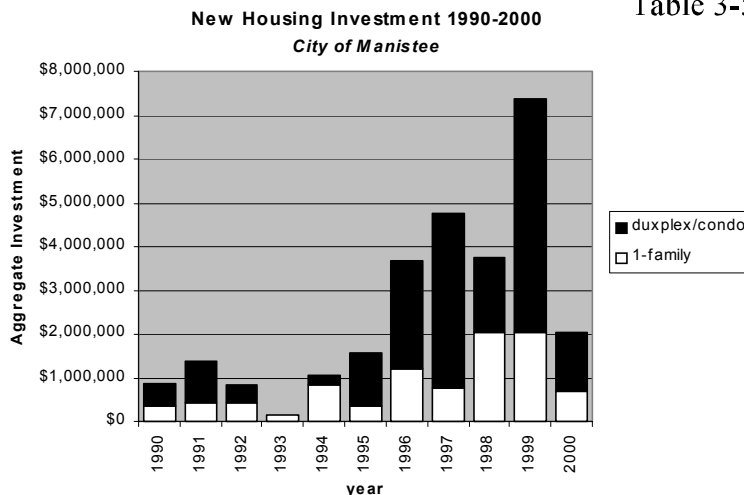


Looking at new residential construction trends over the past decade, provides tangible evidence of the changing housing mix in Manistee. During the 1990s, the City averaged approximately 30 new housing permits per year with an average taxable value of over \$91,000. As the graphic above illustrates, much of this new housing took the form of multi-unit condominiums,

attached townhouses and duplexes rather than traditional single-family homes.

A review of Real Estate property listings conducted during plan preparation indicated that there were

Table 3-5



74 listings of single-family homes in the Manistee area ranging from just under \$25,000 to just under \$800,000. The average list price of these homes was approximately \$126,000, while the median list price was \$102,500. Comparing median home price with median household income indicates that on balance, the average family income in Manistee may not be capable of supporting such higher housing values. It should be noted however, that the growing condominium market may somewhat distort this apparent income/housing affordability differential. This is because it is

likely that many prospective buyers of these more expensive homes will be out-of-town buyers or seasonal residents rather than local families.

A noteworthy feature of the 1988 plan was the recommendation that residential densities within large areas of the central City be as high as 17 units per acre. This designation may have been a response to what was seen as a shortage of affordable multiple-family housing and/or the belief that the City's aging stock of large Victorians were nearing the end of their useful lives as single-family residences.

While it is known that higher housing densities in central city areas generally help support downtown businesses and allow cities to realize a more efficient use of its public infrastructure, it was felt among most who participated in this planning effort that the broad application of the "high density residential" planning districts could potentially encourage "tear-downs" or "chop-ups" of historically significant housing stock and a resulting change in neighborhood character. Among those who participated in the work-sessions, it was widely held that this could have a negative affect on the overall character of the central city area, and potentially thwart further restoration efforts. The objection to the proposed "high density residential" areas, therefore, was perhaps less an outright rejection of the need for such housing than on the extent of its application.

Additional housing detail is provided in Table 3-8.

Regional Comparison

While it can be beneficial to examine the demographic and housing characteristics of the City's neighboring rural townships, such information does not convey a sense of how the City relates or compares to other urban centers. Tables 3-6 through 3-8 offer a range of demographic, housing, and economic information for Manistee as compared to the cities of Ludington, Frankfort, Cadillac, Traverse City, and Big Rapids. Geographically, all of the comparative cities are located in Northwest Michigan. Like Manistee, Ludington, Frankfort, and Traverse City lie contiguous to Lake Michigan, possess a strong resident and tourism base, and are traversed by U.S. 31. Cadillac and Big Rapids are located inland on U.S. 131 within approximately 60 and 90 minutes, respectively, of the City of Manistee. Cadillac also possesses a strong tourism base and Big Rapids is home to Ferris State University.

The regional comparison information is not meant to offer as assessment of whether Manistee is "superior" to that of its regional neighbors, or possibly "deficient" in some manner based on the data. Rather, the information simply provides a means of examining how Manistee's character as an urban center compares to similar urban localities.

Table 3-6, Demographic Comparison, reveals that all of the urban units experienced declines in population over the 1990 to 2000 period. This is highly indicative of urban centers throughout Michigan. Over the past several decades there has been a general decrease in the populations of historic urban centers accompanied by commensurate growth in the populations of contiguous or outlying townships. It is difficult to determine when, or if, this phenomena will reverse. Generally,

projections point to continued out-migration from urban centers (e.g. central cities) to outlying communities. However, in recent years there has been a strong emphasis on the revitalization of many central cities, influenced in part by the acceptance and practice of “New Urbanism” concepts. Manistee is a community undergoing the revitalization phenomena. Table 2-4 indicates only modest differences among the urban units. Generally, the City of Manistee lies within the extremes of the data pursuant to gender mix, age, racial mix, and household and family size.

Following Table 3-6, Table 3-7 expands the range of West Michigan communities, demonstrating that the population loss experienced by Manistee is common among the state’s other West Michigan governmental units, considered by many to represent some of Michigan’s finest residential areas. Only two of the fourteen communities experienced a population gain. The overall average change of the fourteen units of government was a population decline of approximately 3.2%.

**Table 3-6
Demographic Comparison
Northwest Michigan Comparative Communities
Manistee Master Plan - 2002**

Subject	Manistee	Ludington	Frankfort	Cadillac	Traverse City	Big Rapids
Population - 2000	6,586	8,353	1,513	10,000	14,532	10,849
Population - 1990	6,734	8,507	1,546	10,104	15,155	12,603
Male (%)	46.5%	45.9%	43.9%	47.7%	47.5%	52.5%
Female (%)	53.5%	54.1%	56.1%	52.3%	52.5%	47.8%
Median Age	40.4 years	39.0 years	49.3 years	35.6 years	38.1 years	21.8 years
65 years & Over (%)	19.4%	19.8%	31.2%	16.7%	15.2%	7.4%
White (%)	94.9%	92.5%	95.8%	96.6%	96.0%	83.6%
Black (%)	0.3%	1.0%	0.3%	0.2%	0.7%	10.6%
Hispanic (%)	2.2%	4.2%	1.8%	1.2%	1.7%	0.7%
Am. Indian (%)	1.4%	0.9%	2.3%	0.9%	1.0%	1.8%
Other Race (%)	1.2%	1.4%	0.8%	1.1%	0.6%	3.3%
Average HH Size	2.24 persons	2.21 persons	2.11 persons	2.37 persons	2.15 persons	2.26 persons
Average Family Size	2.88 persons	2.88 persons	2.71 persons	2.96 persons	2.88 persons	2.93 persons
Source: U.S. Census, 1990 and 2000 LSL Planning, Inc.						

Table 3-7
Demographic Change, 1990 - 2000
West Michigan Communities
Manistee Master Plan - 2002

Unit	1990	2000	Change
Manistee	6,734	6,586	-2.2%
St. Joseph	9,214	8,789	-4.6%
South Haven	5,563	5,021	-9.7%
Saugatuck	954	1,065	+11.6
Grand Haven	11,951	11,618	-2.8%
Pentwater Village	1,050	958	-8.8%
Ludington	8,507	8,353	-1.8%
Frankfort	1,546	1,513	-2.1%
Traverse City	15,155	14,532	-4.1%
Charlevoix	3,116	2,994	-3.9%
Petoskey	6,056	6,080	+0.4%
Mackinaw City Village	875	859	-1.8%
Cadillac	10,104	10,000	-1.0%
Big Rapids	12,603	10,849	-13.9%
Average Rate of Population Change Between 1990 and 2000			-3.2%
Source: U.S. Census, 1990 and 2000 LSL Planning, Inc.			

Table 3-8, Housing Comparison, also points to limited differences between the City of Manistee and the comparative units of government. The City's rental vacancy rate at 9.5% is slightly greater than that of the other units. This appears to result from a surge in the City's seasonal home market over the past decade, a number of which are periodically available for rental. Housing values within Manistee are reported as less than those of the other units. This is primarily due to the City's greater

percentage of mature housing stock when compared to the other governmental entities. Gross rent in Manistee is less than the other units. This is likely a function of the mature age of the housing units and rental competition.

**Table 3-8
Housing Comparison
Northwest Michigan Sample Communities
Manistee Master Plan - 2002**

Subject	Manistee	Ludington	Frankfort	Cadillac	Traverse City	Big Rapids
Housing Units	3,426	4,227	873	4,466	6,836	3,654
Occupied Units	2,912 (85%)	3,690 (87.3%)	665 (76.2%)	4,118 (92.2%)	6,443 (94.2%)	3,388 (92.7%)
Vacant/Seasonal Units	514 (15%)	537 (12.7%)	208 (23.8%)	348 (7.8%)	399 (5.8%)	266 (7.3%)
Owner-Occupied [1]	64.6%	58.4%	69.5%	64.6%	59.1%	36.1%
Renter-Occupied [1]	35.4%	41.6%	30.5%	35.6%	40.9%	63.9%
Rental Vacancy Rate	9.5%	5.4%	6.9%	6.3%	3.8%	6.0%
Average HH Size	2.24 persons	2.21 persons	2.11 persons	2.37 persons	2.15 persons	2.26 persons
Average Family Size	2.88 persons	2.88 persons	2.71 persons	2.96 persons	2.82 persons	2.93 persons
Housing Value [2]	\$66,500	\$73,000	\$101,900	\$72,500	\$124,600	\$75,400
Mortgage [3]	\$685/month	\$665/month	\$768/month	\$768/month	\$912/month	\$728/month
Gross Rent	\$388/month	\$420/month	\$432/month	\$426/month	\$605/month	\$462/month
Mobile Homes	192 units	14 units	29 units	505 units	11 units	245 units
Age of Home [4]	72.5%	64.1%	57.1%	56.1%	59.4%	43.2%
Notes:	[1] Reflects the percent of occupied housing units. [2] Median housing value of owner-occupied units. [3] Median mortgage payment (housing costs) per month for mortgaged homes. [4] Percent of homes 60 or more years of age.					
Source: U.S. Census, 2000						

Employment Profile

Historically, Manistee's local economy has been sustained by the region's abundant natural resources including sand, salt, timber and even oil. During the height of Great Lakes shipping in the first half of the 20th Century, the City became a regional manufacturing center assisted by the excellent access provided by its deep water port and inland rail. Because of its historic dependence on industry and

natural resource extraction, the City, like many cities in Michigan, has been highly sensitive to fluctuations in the national economy. This was evidenced by the double-digit unemployment rate which plagued the City during the economic recession of the early 1980's. With the recent surge in tourism and service employment, the City's economy today is more diversified, but remains heavily dependent on the manufacturing sector.

Table 3-9 provides a breakdown of employment by industry sector. When compared to the county, Manistee exhibits slightly higher percentages of employment in the wholesale/retail, services, and government sectors.

**Table 3-9
Employment by Industry - 2000
City of Manistee and Manistee County
Manistee Master Plan - 2002**

Employment Sector	City of Manistee		Manistee County	
	Number	% of Total	Number	% of Total
Agriculture/Mining	37	1.2%	314	3.0%
Construction & Manufacturing	642	21.4%	2,773	26.9%
Transportation & Public Utilities	110	3.7%	385	3.7%
Wholesale/Retail Trade	434	14.5%	1,427	13.8%
Finance, Insurance, Real Estate	62	2.1%	273	2.6%
Services (Professional, Education, Health, Food, Etc.)	1,504	49.9%	4,548	44.2%
Government	216	7.2%	601	5.8%
Source: US Census, 2000				

The City and County actively pursue aggressive economic development activities through the Manistee Area Chamber of Commerce, the Manistee County Economic Development Office, and the Manistee Downtown Development Authority (DDA). Services and incentives available through these various agencies include: tax abatement and grant assistance, small business loans, technical and relocation assistance, job training assistance, and facade improvement loans. The City also has two industrial parks and a state "tax-free" Renaissance Zone [refer to Renaissance Zone Map, Appendix A]. Because it waives virtually all applicable taxes, the Renaissance Zone designation is perhaps the strongest economic development incentive at the City's disposal. Since its inception in 1999, it has

generated a significant amount of interest in the community among potential developers and manufacturers.

Previously, the City commissioned a market study and economic enhancement strategy for the Downtown area. The major themes of the enhancement strategy centered on the concepts of cooperative competition, market positioning and the positive “spill-over” benefits associated with grouping certain complementary businesses. Other recommendations included channeling investment and business recruitment efforts to a few downtown ‘nodes’; and further, that downtown merchants fully embrace the concepts of quality, service, and “centralized management”.

Highlights of a 1990 County study, *Jobs 2000*, echoed earlier planning recommendations that suggested improvements to the County segment of US-31. Other priorities included the expansion of workforce training efforts, the recruitment of additional natural-resource based industries, and further tourism development and promotion.

Table 3-10, Employment and Income Comparison, provides additional detail on the City’s labor force, household income, and related economic indices. The information is compared to that of the sample of Northwest Michigan communities. The table reveals that Manistee generally lies within the basic range of the employment and income characteristics of the comparative cities.



Table 3-10
Employment and Income Comparison
Northwest Michigan Sample Communities
Manistee Master Plan - 2002

Subject	Manistee	Ludington	Frankfort	Cadillac	Traverse City	Big Rapids
Population [1]	5,245	6,650	1,276	7,696	12,025	9,287
In Labor Force [2]	61.2%	61.0%	50.9%	63.2%	69.7%	64.7%
Travel Time [3] (In Minutes)	16.1	11.4	18.5	16.9	16.1	13.8
Walk to Work [4]	4.3%	4.9%	7.7%	5.2%	6.0%	19.0%
Work at Home	4.4%	3.0%	4.4%	2.5%	4.0%	2.8%
<u>Occupation</u>						
a. Mgmt/Professional	24.0%	30.1%	32.0%	24.7%	34.2%	28.6%
b. Service	27.5%	18.6%	19.6%	18.2%	18.0%	25.0%
c. Sales/Office	23.0%	22.9%	21.3%	23.4%	28.2%	29.3%
d. Farm/Fish/Forestry	0.6%	0.9%	1.2%	0.3%	0.5%	0.1%
e. Constr/Mining	8.7%	9.8%	12.8%	5.4%	8.3%	5.8%
f. Production	16.3%	17.7%	13.1%	27.8%	10.9%	11.3%
HH Income [5]	\$30,351	\$28,089	\$33,821	\$29,899	\$37,330	\$20,192
Family Income [5]	\$41,816	\$36,333	\$43,375	\$36,825	\$46,912	\$28,629
Retirement Inc. [6]	\$12,255	\$13,012	\$17,575	\$11,173	\$17,345	\$10,864
Per Capita Income	\$16,810	\$17,215	\$20,132	\$16,801	\$22,247	\$10,719
Poverty Status [7]	6.9%	12.9%	6.6%	10.9%	4.8%	19.2%
Notes:	[1] Population 16 years and older. [2] Percent of population 16 years and older in the labor force. [3] Average length of travel time to one's place of employment in minutes. [4] Percent of labor force that walk to their place of employment. [5] Reflects median income. [6] Average retirement income for those receiving said income. [7] Percent of families with incomes at or below poverty level status.					
Source: U.S. Census, 2000						

Population Projections

Prior to the 2000 Census population projection agencies, such as the Michigan Office of the State Demographer and the Manistee County Planning Department, reported only modest growth in the county's overall population, with eventual leveling of the numbers during the years 2010 and 2015. By 2020, the county's population was projected to experience a slight decrease. Generally, the City's growth was shown as continuing on a pattern of decline, a phenomena present over the past sixty years (Table 3-11).

Table 3-11
Population Change, 1940 - 2000
Manistee, MI
Manistee Master Plan - 2002

Census Period	1940	1950	1960	1970	1980	1990	2000	1940 - 2000
Census Count (% Change)	8,694	8,642 (-0.6%)	8,324 (-3.7%)	7,723 (-7.2%)	7,566 (-2.0%)	6,734 (-2.1%)	6,586 (-2.2%)	-2,108 people (-24.2%)
Source: U.S. Census								

Formulating accurate projections of the City's future population base is difficult. Factors such as the City's historic population decline (as reported by the Census), the decline in the average number of persons per household, competition by neighboring townships to capture a portion of the area's future residential base, and unpredictable market influences often cause projections to be suspect. This is especially true for cities, such as Manistee, in which existing population levels are relatively small and, therefore, highly susceptible to change through such influences as the importation of a new business or facility accompanied by large employment needs, or the loss of a major business or other employment base.

Table 3-12 offers projections for the years 2010 and 2020 based on a continuation of the population pattern experienced by the City over the 1940 to 2000 period as reported by the Census. While limited in loss of absolute numbers, the projections show continued decline in the City's population levels. As previously examined, the numbers do not consider continued growth in the second home market. Nor, do they take into account the possible transition of second homes for year round occupancy.

Table 3-12
Population Projections, 2000 - 2020 [1]
Manistee, MI
Manistee Master Plan - 2002

Period	2000	2010	2020	2000 - 2020
Population Estimate (% Change)	6,586	6,391	6,202	384 (-5.8%)
Notes: [1] Based on a continuation of the 1940 to 2000 pattern of change as reported by the U.S. Census.				
Source: LSL Planning, Inc.				

Use of trend data, as reported in Table 3-12, might be construed by some as indicating a decline in the need for additional land area to support residential development. This is not the case. The City continues to experience strong demand for residential housing. This includes housing to accommodate the second home market, senior and elder care housing, large lot single family developments, and multiple-family housing.