

Housing Shortages and Short-Term Rentals

More Resilient Michigan

October 29, 2025

Lansing, MI



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What we will cover

1. Housing Trends
2. Status of STRs (national, state) & Impact on Housing
3. Common Regulatory Approaches to STRs
4. An approach to STR regulation: East Bay Township



The Short-Term Rental Economy in Michigan: Implications, Policy Options & Potential Solutions

Shen, Y., Skidmore, M., Augst, T., & Rosebrook, E. (2025). The Short-Term Rental Economy in Michigan: Implications, Policy Options & Potential Solutions.

<https://www.canr.msu.edu/resources/the-short-term-rental-economy-in-michigan-clgfp-report-2025-02>

CLGFP Report 2025-02

THE SHORT-TERM RENTAL ECONOMY IN MICHIGAN

IMPLICATIONS, POLICY OPTIONS, & POTENTIAL SOLUTIONS

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July 30, 2025



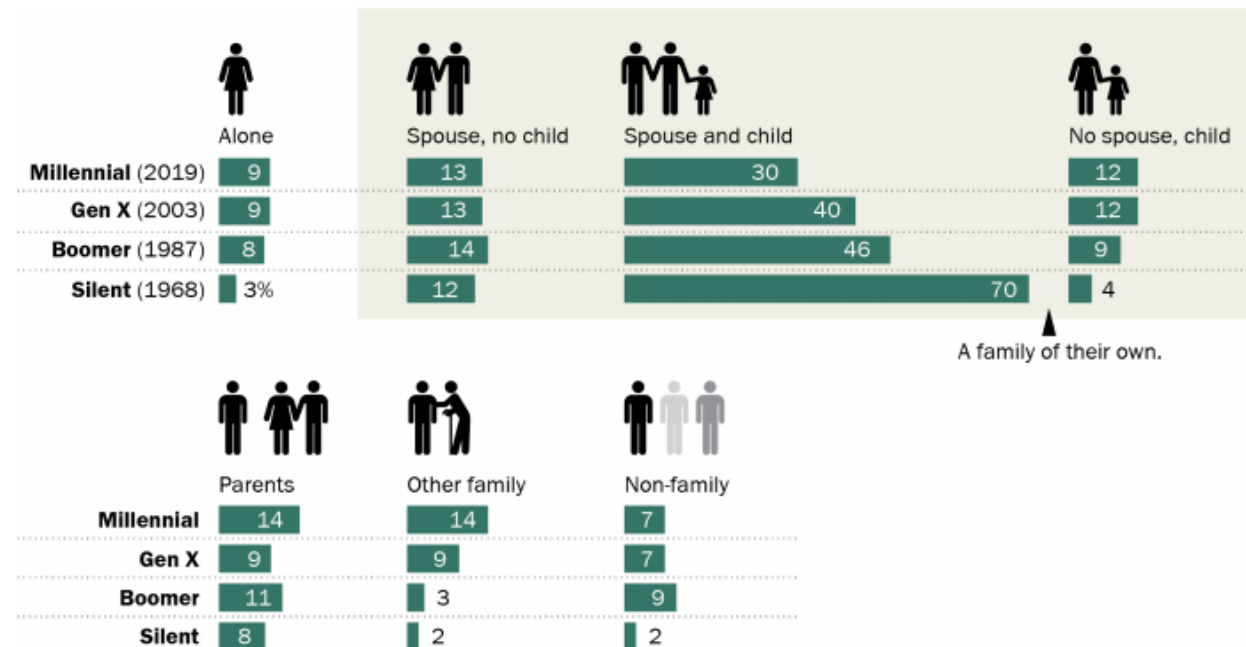
Housing Trends



Three-in-ten Millennials live with a spouse and their own child – well below the share for previous generations at a comparable age

% of 23- to 38-year-olds living with ...

Changing family patterns



Note: Adults who have a spouse that is currently living apart from them, but from whom they are not legally separated, are considered to be living with that spouse for this analysis. Children include those who are biological, adopted and/or stepchildren. Those living in group quarters are not shown. For more details on the specific categories, see the methodology.

Source: Pew Research Center analysis of 1968, 1987, 2003 and 2019 Current Population Survey Annual Social and Economic Supplement (IPUMS).

"As Millennials Near 40, They're Approaching Family Life Differently Than Previous Generations"

PEW RESEARCH CENTER

Changing Michigan Household Patterns, 1990-2020

	1990		2000		2010		2020*	
Total households	3,419,331		3,785,661		3,872,508		3,980,408	
Family households (families)	2,439,171		2,575,699		2,554,073		2,526,437	
Married-couple family	1,883,143	55.1%	1,947,710	51.4%	1,857,127	47.96%	1,865,163	46.9%
Male householder, no wife present, family	113,789	3.3%	154,187	4.1%	185,363	4.08%	190,513	4.8%
Female householder, no husband present, family	442,239	12.9%	473,802	12.5%	511,583	13.21%	470,761	11.8%
Nonfamily households	980,160	28.7%	1,209,962	32.0%	1,318,435	34.04%	4,453,971	36.5%
Householder living alone	809,449	23.7%	993,607	26.2%	1,079,678	27.88%	1,189,594	29.9%
Two of More Persons	170,711	5.0%	216,355	5.7%	238,757	6.16%	264,377	6.6%

(Source: Decennial Census Data, *2020 ACS 5-year Estimates)



National Trends, continued...

- The trend over last several decades has been towards larger new construction...
 - Often to meet the upper ends of the market, this pushed out construction of smaller homes
- While family sizes have decreased...
 - Many homes now have more bedrooms than people
 - Limited stock of smaller homes for those who are seeking them, driving prices up



Key
trends:

MI
Supply

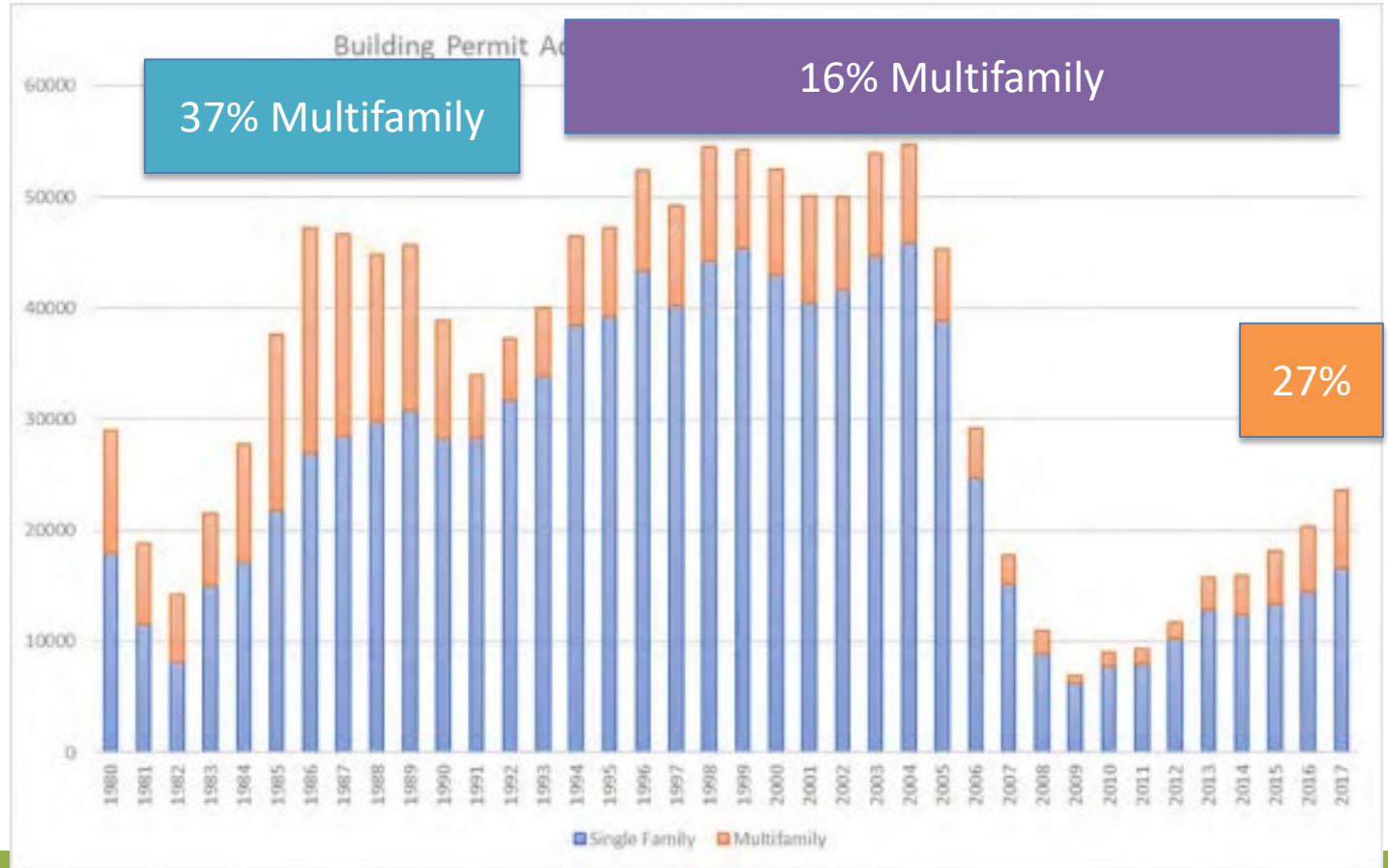
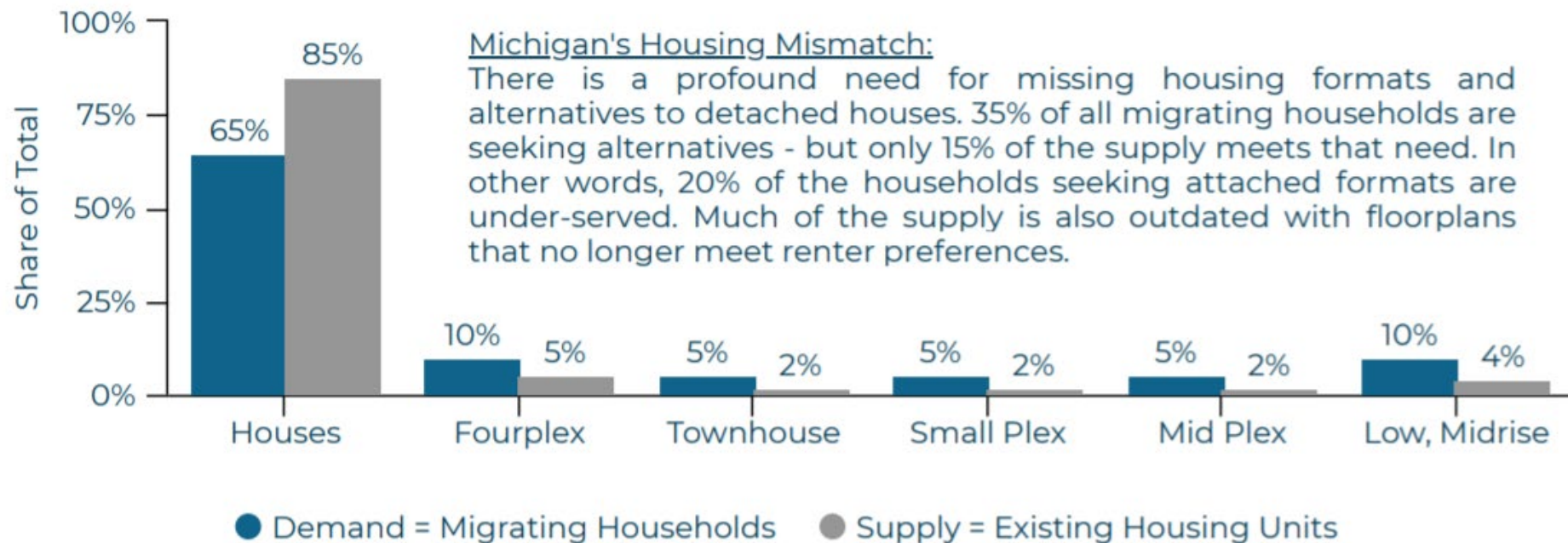


Figure 4. Michigan's Housing Mismatch (Demand v. Supply)



Key Trends

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Housing in Rural Michigan

- Housing is a huge challenge for rural Michigan communities
- Even in areas with declining populations, meeting demand is tough
 - Smaller household sizes means there is a larger demand
 - May be a lack of developers and contractors, and stiff competition with the ones that are there
- Planning for rural housing can help preserve the things that are important to them (identity, working lands, natural areas)
- Now must consider housing in master plans per MPEA

Housing needs have been the number one concern raised by rural communities and residents statewide. The lack of housing supply is a primary barrier to workforce recruitment, and has pushed up the cost of housing overall, making it more difficult for existing residents to afford rentals or transition to homeownership in their community. (Michigan Office of Rural Prosperity, 2024, p. 45)



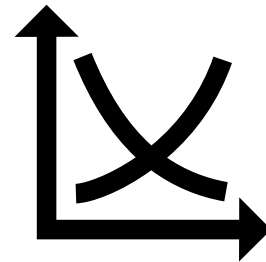
POLL

Status of STRs



STR Demand

- Demand driven by:
 - Convenience of online platforms, booking and payment systems
 - Flexibility and personalized experiences
 - Unique locations
 - Privacy, cleanliness...
- STR Market currently valued at \$100.8 billion (2022)
- By 2030, projected to reach a value of \$228.9 billion by 2030
 - Compound Annual Growth Rate of 10.8% (2023-30)



STR Reservations – National Trends

Change since 2019 (as of 2022)

- Small City/Rural 105%
- Large City/Suburban 12%
- Mid-Size City 30%
- Large City-Urban -26.7%
- Destination Resort
 - Mountains/Lakes 46.7%
 - Coastal 15.3%



STR Availability – National Trends

Region	Forecasted 2025 % Change	Forecasted 2026 % Change
Coastal	2.6%	2.2%
Mountain/Lake	3.0%	2.3%
Large City/Suburban	4.3%	5.2%
Midsized City	6.0%	5.1%
Small City/Rural	8.2%	7.2%



STRs in Michigan

- Communities experiencing (or are now acknowledging) increase in STRs
- Mostly rural and waterfront (French, 2023)
 - 24% increase – Traverse City and Frankfort; 16% increase – Williamsburg (east of T.C.)
- With year over year increase in supply, revenue is declining in some areas- Grand Traverse Region (Thompson, 2023)
- Some communities revisiting STR policy
 - Park Township, Ottawa County (Watson, 2023); Lake Township, Huron County (Hardy, 2023)



Top Airbnb Markets

1. Grand Rapids
2. Lansing/East Lansing
3. Detroit
4. Kalamazoo
5. Saginaw
6. Upper Peninsula
7. Baldwin
8. Traverse City
9. Jackson
10. Otsego
11. Houghton/Higgins Lake
12. Michigan East Coastal
13. Grayling

Urban Hubs: Grand Rapids, Lansing, Detroit

Leisure Heavy Regions: Traverse City, Upper Peninsula

Submarkets: Saginaw, Baldwin, Grayling



TABLE 1.1: Michigan Regional Trends: Occupancy from 2022–2025

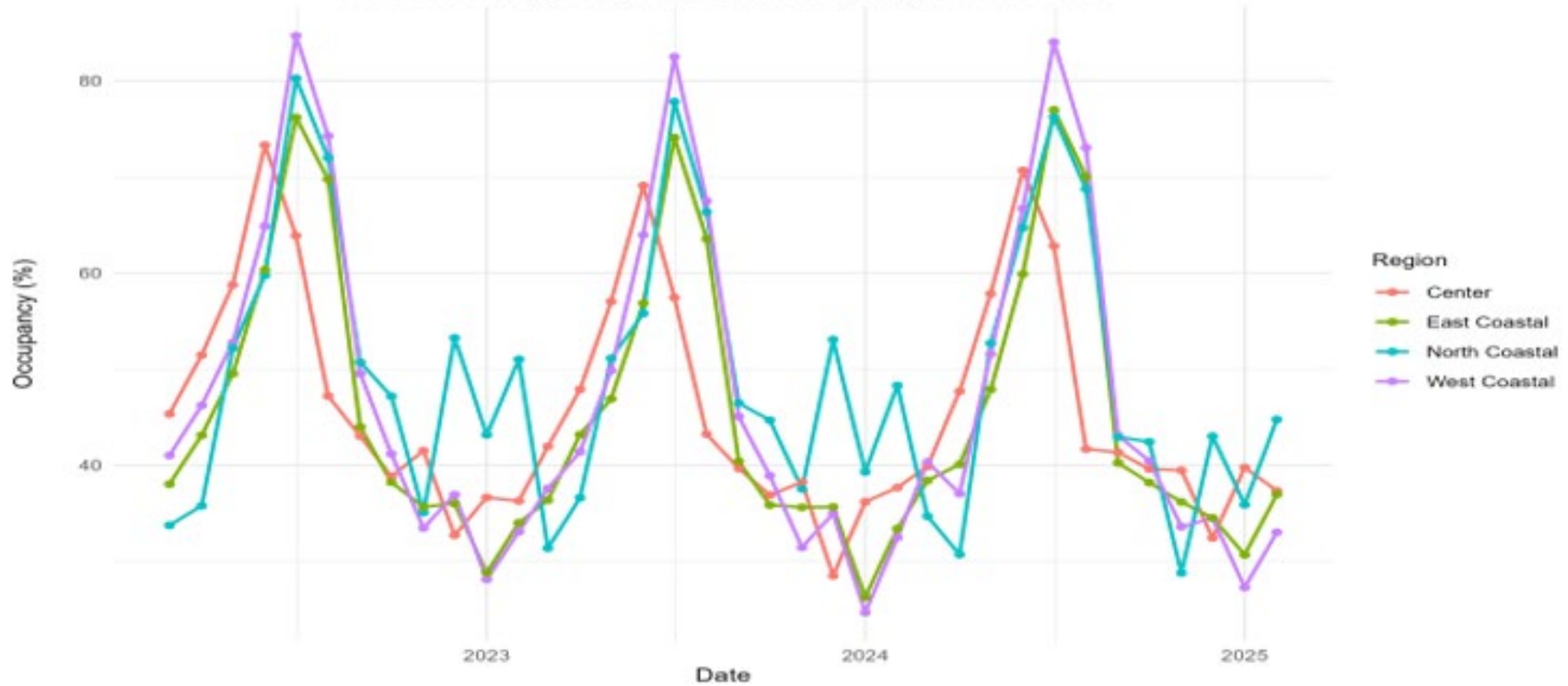
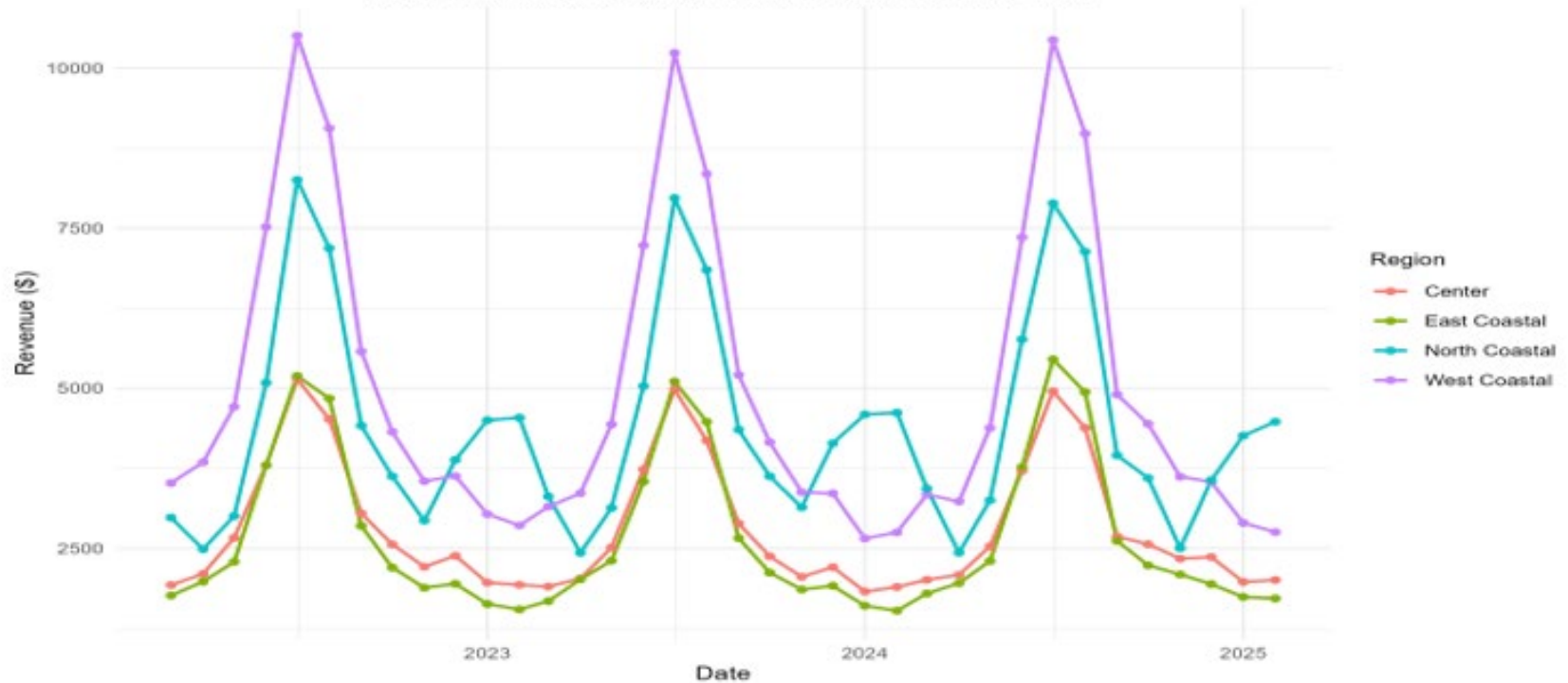


TABLE 1.2: Michigan Regional Trends: Revenue from 2022–2025



STR effects on housing and rent

- Boston: Researches found a 3% premium in asking rents attributed to STRs at the Census tract. (Horn and Merante 2017)
- Los Angeles: Effect of STRs on home values in aggregate accounted for a 3.6% price increase. (Koster, Ommeron, and Volkhausen 2021)
- National study: STR growth accounted for about 1% of home price appreciation (\$2.00 growth in monthly rent) between 2015–2018. (Oxford Economics 2019)



STR effects on housing and rent, continued

- NYC: STR expansion leads to rising rents and home prices, particularly in cities experiencing rapid gentrification. (Wachsmuth & Weisler 2018)
- Washington, DC: Neighborhoods with high STR penetration, particularly in high-tourism and minority-concentrated areas, experience disproportionate reductions in long-term rental stock. (Zou 2020)



General conclusions: Positive externalities

- Fills local gaps in lodging
- Provides additional income for property owners (Wachsmuth & Weisler, 2018)
 - Impact depends on type of ownership; Corporate or absentee owned STRs see smaller local benefit (Davidson & Infranca, 2016)
- Economic benefits
 - STRs can boost food and beverage spending (Hidalgo, 2023)



General conclusions: Negative externalities

- Higher home prices translate to higher rents where there is easy substitution between the STR and long-term rental markets.
 - STR housing/rent appreciation most likely to affect above average priced homes and renters.
- Potential for increased noise, traffic, and other impacts
- Conversion of long-term rentals to STR
- Effects of STRs are more pronounced in popular tourist areas. (Quattrone et al. 2018)



The local context: How do you know?

- Assessment from a monitoring/compliance service (fee for service)
 - www.granicus.com (host compliance)
 - www.neumo.com
 - Airdna.com (searchable)
- Housing assessment
- Surveys
- Census data
- Tax information (PRE?)
- Elected officials made it a priority
- Community meetings/focus groups
- Other?



Thinking about regulating STRs?

Frequently Asked Questions (FAQs)



Zoning vs. Police Power Ordinances

ZONING:

Regulates use of land

POLICE POWER:

Regulates activities

Blight, sound, sidewalks, fireworks,
ORV, signs, historic preservation, etc.



Counties have very limited police power authority. Townships under county zoning would need to adopt an STR police power ordinance and coordinate with the County for consistency/district terms.



Zoning vs. Police Power Ordinances

Zoning

- + Designate Zoning Districts
- + Definitions
- + Signage (or no sign)
- + Overlay zone
- + Levels of intensity- permit type
 - Nonconformities/grandfathering
 - Districts don't align with use
 - Permit revocation is difficult (vested rights)

Police Power/Regulatory

- + **No nonconformities (grandfathering)**
- + Everyone "starts new"
- + How many units, duration of license
- + Refer to location on a map (zoning district or other)
- + 1, 2 or 3-year fees/license
- + License can be revoked or temporarily suspended
- + Additional performance requirements (local contact, garbage, septic, "good neighbor" info.)
 - County cannot adopt



Common regulatory approaches



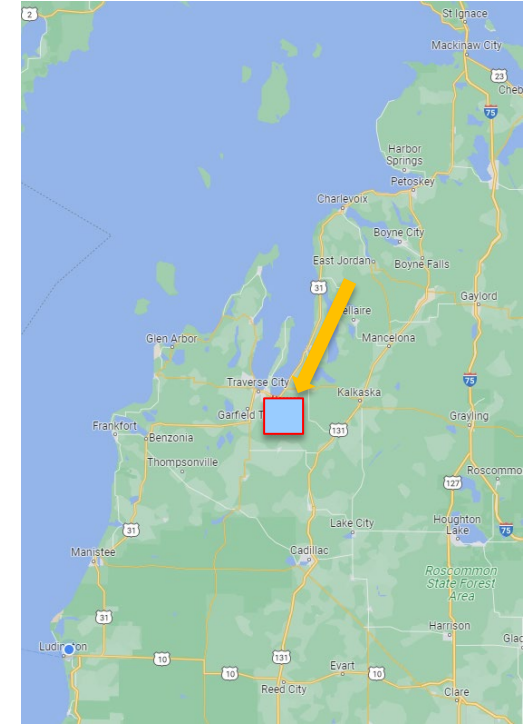
Develop clear intent and objectives for regulation

- Intent should speak to the biggest STR issues as determined by the community:
 - e.g., protect residential neighborhoods
 - Decrease concentration of STRs in certain areas
 - Encourage STRs in other areas (downtown/mixed use)
 - Other?
- By listing objectives that are health, safety, and welfare oriented, if challenged, the court does not have to speculate



East Bay Charter Twp - Assess current data to substantiate revised regulation

- Rent cost (STR v. long-term rental) & associated owner gross revenue
- Current Listings (# of STRs, # long-term rentals)
- Price to rent ratio (average cost to own v. monthly rent)
- Growth rate
- # of owners vs. investors of STRs
- Concentrated areas (mapping)
- Violations and complaints



Regulatory options

Regulatory Ordinance	Purpose
Set maximum number	STRs are interfering with housing market: increasing housing prices, decreasing ability for permanent residents to find housing
Set minimum distance between rentals	Neighborhoods within high asset areas (waterfront, near beach, near attractive downtown) can become overburdened or saturated with STRs
Limit length of stay	One or two night turn over can be a burden to neighbors. One week stay is aligned with more traditional cabin rental in historically tourist areas (East Bay Twp.)



Regulatory options

Regulatory Ordinance	Purpose
Limit occupancy - often based on septic capacity or building official (if sewer)	Establishes maximum capacity for the unit, dissuades gatherings, tenting. Preserves septic system often in conjunction with Public Health.
Establish a local contact within X minutes to respond to complaints	A local contact must be established for nights and weekends to promptly deal with complaints.
Limit the number of licenses per parcel	If there are two residences (duplex or ADU) on parcel, only one of the units can be used as STR. Encourages permanent occupancy on site.



Regulatory Options

Regulatory Ordinance	Purpose
Limit the number of nights per year	Balances the use of the property with long-term rental and short-term rental or permanent occupancy part of the year.
Limit permits per applicant	Does not allow a single company, individual, LLC to purchase multiple STRs in the area. "Share the pie"
Type of structure (glamping, condo, apt. multi-unit, RV, single room occupancy)	STRs can come in many forms including backyard RVs and canvas tents (glamping). Restrictions on certain forms (if any) should be included in the regulatory ordinance.



Regulatory options

Zoning Ordinance	Purpose
Restrict to certain zoning districts (Zoning)	Can limit STRs to certain zoning districts, or designate different levels of STRs within zoning districts
Different classification of STRs	Commercial/downtown: fewer restrictions Residential areas: increased restrictions such as 7 night minimum, separation distances.
STR Overlay Zone (Grand Haven Charter Township)	Designates specific areas where STRs are permitted, STR licensing not eligible outside of overlay.



Specifically define STR to your intent

Are you allowing just one, or several:

1. **Hosted sharing** - primary occupants of a residence remain on-site with guests;
2. **Unhosted sharing** - primary occupants vacate the unit while it is rented to short-term guests;
3. **Dedicated vacation rentals** - no primary occupants



Exceptions to an STR in zoning

- Bed and Breakfast
- Hotel/Motel
- Adult Foster Care Homes
- Nursing Homes
- Substance Abuse - Rehab Facilities
- Dwellings that have been rented yearly since the date the ordinance took effect (e.g., 1972)



Approaches to STR regulations: Michigan examples



East Bay Charter Township (Grand Traverse Co.) 2019 STR regulation, updated 2022-2023

Goal: preserve historic rentals while preserving the integrity of established neighborhoods and long term rentals in the Township.

Issues: concentration of STRs (near water), parking, noise, increase in home prices, high investor interest, frustration with enforcement (issues surfaced, but not quite a violation)



East Bay Charter Township (Grand Traverse Co.) (STR update)

- Cap licenses at 145 (2.5% of housing stock)
- *Reduce current amount of STRs through attrition*
- No new licenses issued until they fall below 145
- License transfer limited to *immediate family only*
- 1,000 foot separation distance
- Can only turn over once every 7-days (similar to historical rentals, reduces externalities to neighbors)
- Limit # of visitors and hours of visitation
- Require septic inspection once every 3 years
- Designate a local agent



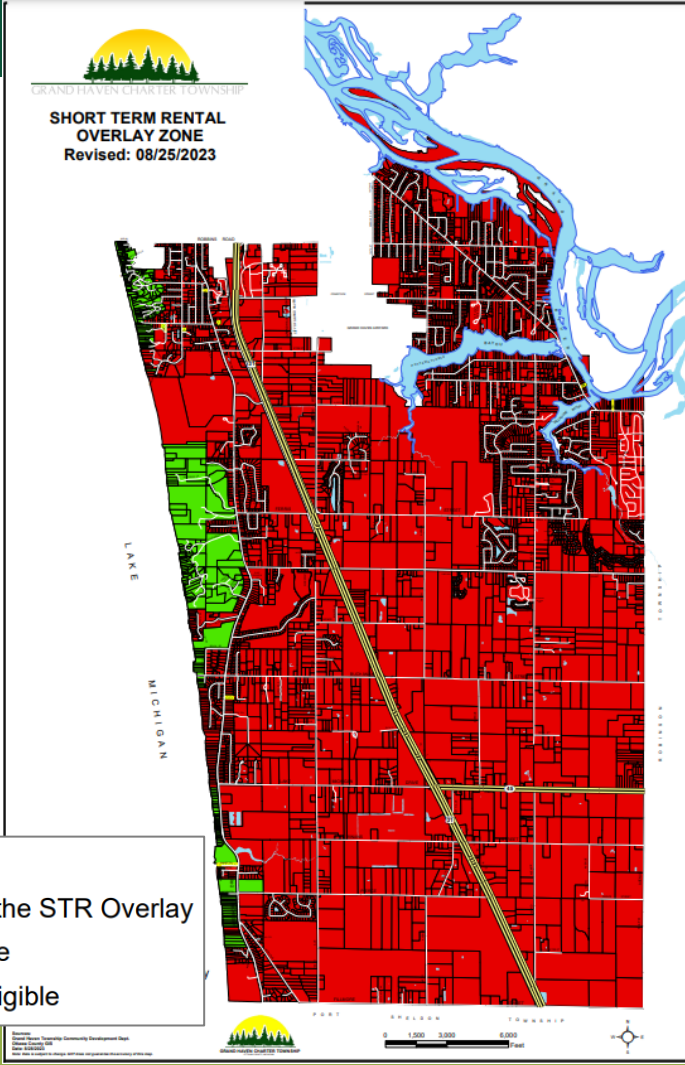
Grand Haven Charter Township (Ottawa Co.) - Overlay Zone

...the Township is committed to preserving the residential character of Township neighborhoods, minimizing potential nuisances, and maintaining...small town character.

...Township also recognizes the potential benefits of tourism and additional lodging opportunities for visitors, as well as the financial benefit that STRs can bring to property owners...

... Therefore, the Township wishes to achieve a balance between these considerations by providing that STRs are permitted by right in the STR Overlay Zone...

([Grand Haven Township Zoning Ordinance](#))



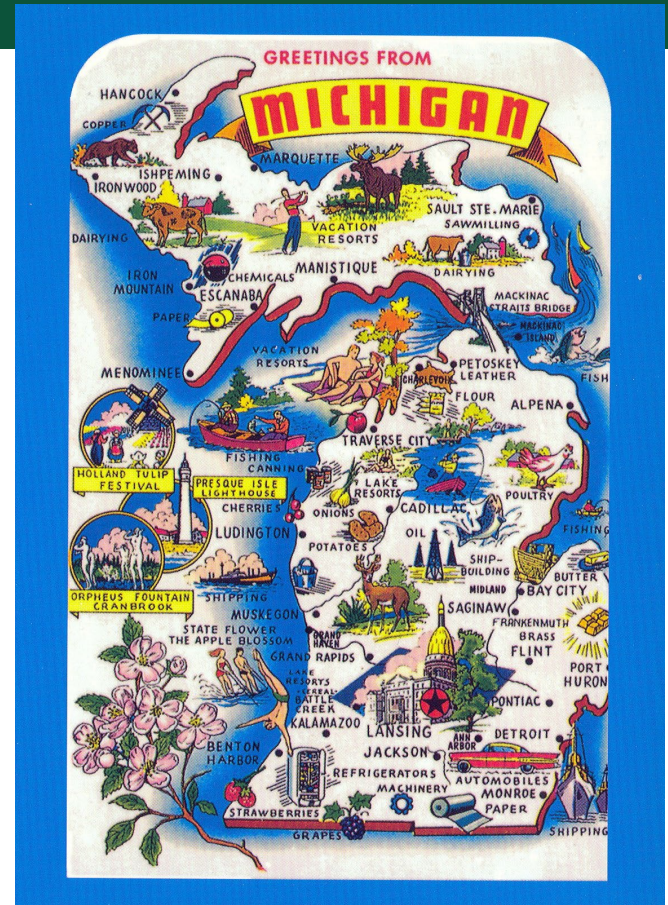


Example – City of Marquette (Marquette Co.)



Please share – What other example MI communities do you know?

"[MI Tourism Map Card](#)" by flickr user UpNorth Memories Guy is licensed under the [CC BY-NC-ND 2.0 Deed license](#).



STR innovations - glamping, yurts, airstreams, tree houses, tents, farms, wineries, single room occupancy (SRO)...



STR- tent/RV/Tiny house



Canvas Tent/Glamping \$107/night



Glamping \$270/night (Marriot/Bonvoy)



4 sites on 10 acres, \$80/night



The hive in
Luther, MI
Credit: TV 9 and 10



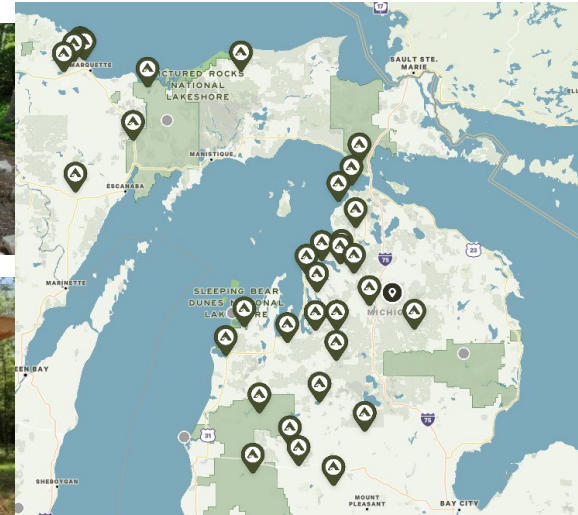
"Secluded Hidden Gem" \$100/night

Short term rental- land

- Hip Camp
 - Tent, lodging, RV specified
 - Host's RV or yours
 - Tiny homes/small lodging
 - Minimal or no infrastructure
 - \$20 to \$75/night
 - Hip Camp app or hipcamp.com



HIPCAMP



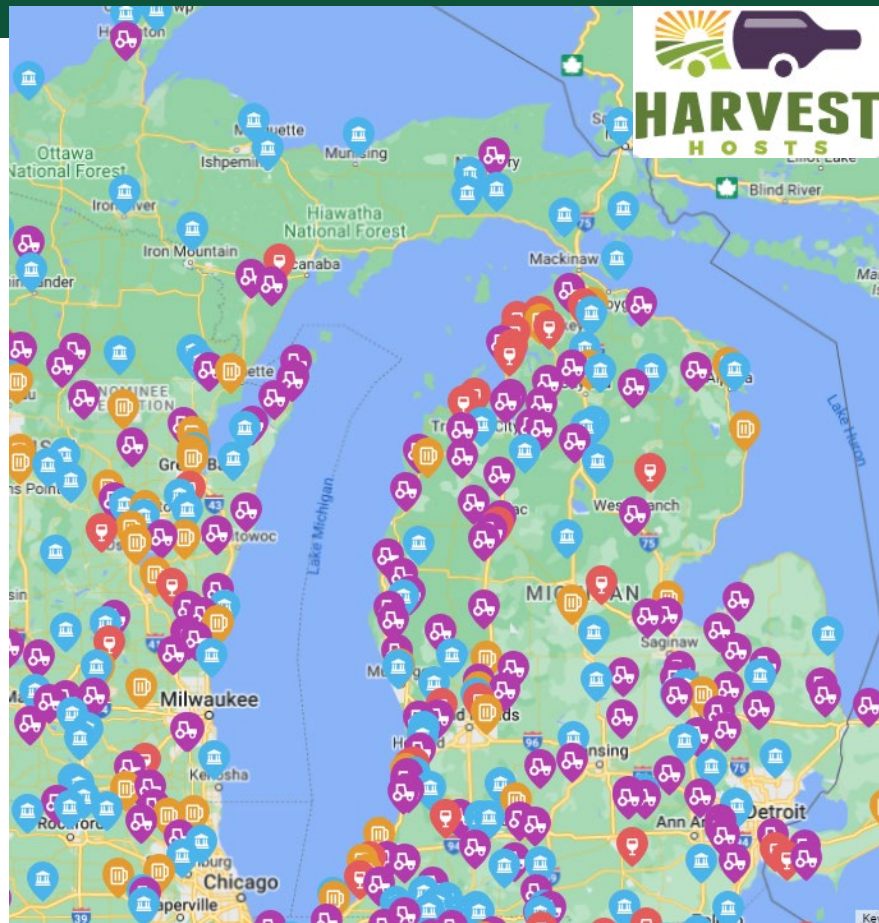
Locations in MI



Harvest Hosts

- RV camping membership
- Overnight camping at farms, wineries, breweries, attractions, and more!
 - \$99 classic/year
 - \$169/year *boondockers* welcome
 - \$179/year all access (includes golf courses, dump stations, data layers/cell coverage)

www.harvesthosts.com



STR innovations

- Anticipate *different* permanent or temporary structures
- Temporary use of land only
- Where?
- When? (seasonality)
- Concentration
- Value added options for agri-tourism
- Unique visitor experience



Photo credits: harvesthosts.com



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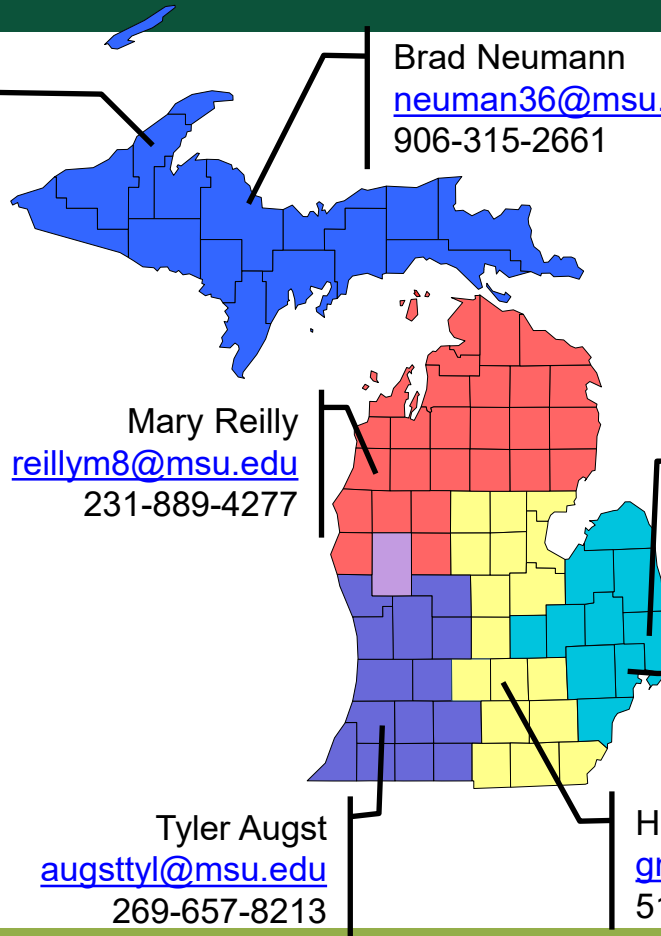
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Thank you!

Questions?

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