CITY OF YPSILANTI
WORK SESSION MEETING
Tuesday, December 8, 2020 @ 7:00 PM
Zoom Meeting

https://us02web.zoom.us/j/87307819816

One South Huron, Ypsilanti, MI 48197

Page

I. CALL TO ORDER

II. ROLL CALL

III. AGENDA APPROVAL

IV. PUBLIC COMMENT (3 MINUTES)

V. REMARKS FROM THE MAYOR

VI. WORK SESSION

2 - 90 A. Discuss housing affordability strategies.

- Presentation by the Affordability Housing Committee & Defend Affordable Ypsi

Presentation
Report

VII. ADJOURNMENT

City of Ypsilanti

Housing Affordability & Accessibility Committee

Presentation of Key Findings & Recommendations to City Countil

Context

2013: *Shape Ypsi* Master Plan

2016-2017: Concerns about rising rents, displacement, lack of accessible housing

December 2017: Citizen Committee formed w/ mandate to study and make recommendations

2018: Creation of Ypsilanti Housing Trust

2020:

- COVID-19 pandemic
- Widespread movement and awareness around systemic racism and anti-Black violence
- Role of land use and associated policies in furthering racial segregation and marginalization of Black communities
- Eviction moratorium due to expire shortly

Problem Definition

1) The cost of housing is increasing steadily.

2) Existing data and measures do not adequately capture the local situation with respect to housing affordability and accessibility.

3) Ypsilanti's old housing stock poses health, safety and accessibility challenges.

4) Ypsilanti does not have much land available to build new housing.

5) Current and past policies contribute to our affordability and accessibility challenges at both the state and local level.

Public input

1) Housing Affordability & Accessibility Survey (October 2018)
2) Interviews with landlords
3) Open Forum (May 2019)
4) Housing Strategies Survey (September 2019)

Key findings - Affordability

- Over half (54.6%) of Ypsilanti **renters are cost-burdened** with respect to housing
- The **consequences of rising rents** include frequent moves; being forced to settle for poorly maintained rental units that are less accessible to public transportation and other essential amenities; displacement, especially among seniors and people with disabilities; housing insecurity; and homelessness.
- Consequences of the boom-bust cycle in **for-sale housing** have not been the same for all residents and stakeholders. Investors and owner-occupants who bought in a depressed market have benefited. The flip side of these benefits has been a sharp **decline in access to homeownership** for Ypsilanti residents who currently rent their homes. In addition, the boom-bust housing cycle has had a gentrifying effect.

Key findings - Accessibility

- Accessibility is not limited to the needs of wheelchair users. According to a broader definition of disability, 32% of Ypsilanti residents are living with a disability of some type. The highest concentrations of residents with a disability are in areas with the lowest average incomes.
- Survey results further emphasize these basic facts, with two-thirds of survey respondents (66.7%) reported that their homes have no accessibility features. Over 1 in 4 reported that barriers to physical accessibility in a home had limited their quality of life.
- Census data indicates that 6.7% of residents under 65 have a disability, or about 1400 disabled persons (auditory, visual, cognitive, ambulatory impairments).

Recommendations- Renters' Rights

- Tenant Right of First Refusal: Give tenants first opportunity to purchase properties from the property owner by enacting a 'Tenant Right of First Refusal' ordinance. The ordinance would grant tenants both advance notice of a planned sale and a specified time period within which to purchase a property, should the owner wish to sell it.
- Just Cause Ordinance: Protect renters from improper eviction by enacting a 'Just Cause Ordinance' to protect renters from eviction and displacement for improper reasons.

Recommendations- Sustainable Development

- Affordability and Accessibility Ordinance: Enact an Affordability & Accessibility Ordinance that (1) defines the parameters for affordable and accessible housing based on Ypsilanti's median income rather than countywide median income and (2) requires new housing developments that receive public funding or tax subsidies to include a percentage of affordable and accessible units in line with Ypsilanti's need.
- Homeless Shelter: Build or establish an overnight shelter in Ypsilanti to help meet needs of residents experiencing homelessness.
- Community Land Trust: Establish a Community Land Trust (CLT) to promote long-term housing affordability and accessibility through community control of land.

Recommendations- Need-Based Assistance

- Assist Low-Income People with Home Buying: Assist low-income residents who wish to purchase a home by offering credit improvement services, and mortgage down-payment assistance.
- Minor Home Repair: Establish a Minor Home Repair Program to assist with the cost of essential home repairs for eligible low-income and disabled homeowners. Eligible repairs could include roof replacement, plumbing replacement, mechanical or electrical replacements, ADA ramp installation or repair, door modifications, and lead or mold remediation.

Recommendations- Accessibility

- Visitability Ordinance: Adopt a Visitability Ordinance to ensure that newly constructed homes incorporate basic accessibility features that make it easier for mobility-impaired people to visit or live in Ypsilanti

Recommendations- Zoning

- Increase the number of unrelated individuals who may reside together in a dwelling by changing the Zoning Ordinance to allow up to two unrelated persons per bedroom in a dwelling
- Consider additional changes to the Zoning Ordinance to reduce restrictions on construction and/or conversion of multi-unit homes, ADUs, and smaller-scale homes

Recommendations- Advocacy and Partnership

- Rent Control: Advocate with state lawmakers to grant municipalities the authority to cap annual rent increases.
- Ask Universities to Invest in Ypsi’s Housing Trust Fund: Advocate for the University of Michigan and Eastern Michigan University to invest in the Ypsilanti Housing Trust Fund and to actively support other county-wide housing affordability measures.

Implementation pathway & timeline

PHASE 1

BUDGET YEAR 2020

Allocate staff position/time; ensure sustainable funding of Housing Trust Fund; enact ordinances on affordability, accessibility, and just cause eviction; raise the unrelated adult occupancy limit; initiate advocacy efforts at state and local levels.

PHASE 2

BUDGET YEAR 2021

Draft an affordability-focused acquisition plan for foreclosed multi-unit properties, and introduce need-based assistance for homebuying and minor home repair.

PHASE 3

BUDGET YEARS 2022-2030

Establish and invest in a Community Land Trust and a homeless shelter.

Report and Recommendations of the City of Ypsilanti Citizen Committee on Housing Affordability and Accessibility

Submitted to the City of Ypsilanti Planning Commission

July 2020

Executive Summary

Throughout 2016 and 2017, members of the public repeatedly voiced concerns to the City of Ypsilanti Planning Commission regarding (1) rising rents in the City that were putting people at risk of displacement, and (2) limited physical accessibility of the City's aging housing stock. In response to these concerns, the Planning Commission voted in December 2017 to charter a citizen sub-committee to study the issues of housing affordability and accessibility, and to "develop and issue recommendations for specific land use and policy changes for consideration by the Planning Commission and (upon invitation) City Council."

The purpose of the sub-committee, as described in its founding charter, was to inform updates to the City of Ypsilanti's 2013 Master Plan with a focus on preserving and enhancing housing affordability and accessibility, in keeping with the guiding values that "anyone, no matter what age or income, can find a place to call home in Ypsilanti."

The first phase of the committee's work was devoted to fact-finding in subgroups, and was followed immediately by a second phase focusing on analysis of the situation. **Five problem statements** were formulated to capture the key challenges facing the City with respect to housing affordability and accessibility:

- **The cost of housing is increasing steadily.** After the crash of the housing market in 2008, Ypsilanti saw a steep decline in housing prices, accompanied by an increase in foreclosures and a decline in the homeownership rate due to an influx of "house flipping," whereby landlords and speculators purchased foreclosed homes and converted them into investment properties. For-sale housing prices remained low for several years post-crisis before starting to pick up again in 2012-2013. Since then, available housing stock has dried up, leading to a very low vacancy rate, increases in demand, and higher prices for both rental and for-sale housing.
- As a result of these trends, housing in Ypsilanti is **increasingly unaffordable for many residents**. Because a strong majority of housing units in Ypsilanti (69.2%) are renter-occupied, and because renters in Ypsilanti have lower incomes, on average, than homeowners, renters are disproportionately affected by increasing housing costs. However, a significant proportion of homeowners in Ypsilanti are also affected. In total, Nearly half of households in Ypsilanti are cost-burdened (meaning >30% of household income goes to housing costs), and Ypsilanti has significantly higher rates of cost burden than both Ann Arbor and Washtenaw County as a whole.
- **Existing data and measures do not adequately capture the local situation with respect to housing affordability and accessibility.** There is a pressing need for improved measures and additional information to paint a more comprehensive picture of the nature and magnitude of housing affordability and accessibility challenges, and how it impacts specific populations, including seniors, people with low incomes, people with disabilities, and school-aged youth experiencing housing insecurity or homelessness.
- **Ypsilanti's old housing stock poses health, safety and accessibility challenges.** While Ypsilanti's old and historic homes add character to the City, their age and

condition present challenges for affordability and accessibility. Most homes were constructed before contemporary health and safety codes were in place; and just one in 10 houses or apartments in Ypsilanti was built in the 1990s or later,[1] when updates to the Fair Housing Act and building codes began requiring some accessibility features in new housing, such as stepless entry and ground-level bathrooms and bedrooms. As a result, Ypsilanti residents face health risks from lead paint, radon exposure, and mold; high heating bills from poor insulation; and difficulty finding housing that will accommodate a disability. Rental households are at increased risk for all of these factors. In addition to a general lack of accessible housing, there are few housing options adapted to the needs of seniors, many of whom live on modest fixed incomes and/or have limited physical mobility.

- **Ypsilanti does not have a lot of land available to build new housing.** Nearly all land in the City has already been developed, limiting opportunities for construction of new housing. Much of the land that is currently vacant, like Water Street, is considered "brownfield," meaning past industrial activity has left behind contamination that adds cleanup costs to development; other available parcels have potential or actual wetlands on them. There are significant limits on what types of homes can be built, due to a combination of zoning restrictions (e.g. minimum building envelopes, setback requirements) and historic preservation requirements. And because new housing is typically more expensive than existing housing -- especially in the Ann Arbor construction market, where labor costs are relatively high -- replacing older housing with new construction has the potential to exacerbate housing affordability issues.
- **Current and past policies at the state and local levels have contributed to our affordability and accessibility challenges.** The City of Ypsilanti Zoning Ordinance limits construction and conversion of multi-unit dwellings and smaller-scale single-unit dwellings through a combination of single-family zoning, accessory dwelling unit (ADU) restrictions, and residential lot and building envelope requirements. In addition, the City currently imposes a limit of three (3) on the number of unrelated adults that may occupy a single dwelling, a regulation that is stricter than in surrounding communities and which contributes to under-utilization of available housing units. Inadequate oversight by the State of Michigan in administering federal Low-Income Housing Tax Credits (LIHTC) to private real estate developers led to the exploitation of a loophole that allowed several apartment complexes in Ypsilanti City and Township to shed their affordability requirements far ahead of schedule. Seniors residing at Cross Street Village apartments have seen dramatic escalation in rent as a result.

Based on the above understanding of the problem, our committee designed and implemented a multi-stage public engagement process consisting of:

- A **Housing Affordability & Accessibility Survey** to gather up-to-date information on the nature and magnitude of housing affordability and accessibility issues experienced by Ypsilanti residents. The survey was circulated online and via paper questionnaires

[1] U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates, "Selected Housing Characteristics"

and was completed by more than 500 respondents between October 2018 and January 2019.

- **Interviews** with three landlords of residential properties in Ypsilanti (one with a small number of rental properties, one with a moderate number of rental properties, and one with a large number of rental properties).
- An **Open Forum** to present the survey and interview findings to the public and to solicit public input on a preliminary set of housing affordability and accessibility strategies for the City of Ypsilanti.
- An **Ypsilanti Housing Strategies Survey** to gather quantitative feedback from Ypsilanti residents on the favorability of specific housing strategies in six key domains: (1) Renters' rights, (2) Sustainable development strategies, (3) Need-based assistance strategies, (4) Physical accessibility strategies, (5) Zoning strategies, and (6) Partnership and advocacy strategies. The Housing Strategies Survey was launched online on September 3, 2019 and closed on October 22, 2019. More than 360 responses were collected.
- Finally, the committee welcomed public comment and input through its standing monthly meetings, held from January 2018 to May 2019.

Despite efforts to solicit input from a representative cross-section of Ypsilanti residents, the survey demographics indicate that some groups were underrepresented while others were overrepresented. Males, Black/African Americans, and renters were underrepresented in the survey by a significant margin.

Our **key findings** with respect to housing affordability are the following:

- Prices of both for-sale and rental housing are **rising fast** and show no signs of abating, in line with national trends.
- The most **commonly used measures** of housing affordability fail to capture the total cost of housing as experienced by most Ypsilanti residents, and especially those who earn the median income or less. Monthly rents do not capture the full picture with respect to the cost of rental housing; most rentals require a deposit equal to a full month's rent.
- Over half (54.6%) of Ypsilanti renters are **cost-burdened** with respect to housing, meaning that they spend more than 30% of their income on housing.[2] Data from the committee's Housing survey closely track ACS data on this point.
- The consequences of the **boom-bust cycle in for-sale housing** have not been the same for all residents and stakeholders. Real estate investors -- some local, others from outside of the area -- who bought homes in Ypsilanti during the housing crisis in order to "flip" them have profited from increasing sales prices. Many Ypsilanti homeowners who purchased their homes at depressed prices (i.e. from 2008 to 2013) have seen their

[2] Gross rent as a percentage of household income (GRAPI) for the City of Ypsilanti in 2017, according to the US Census Bureau ACS.

property values escalate rapidly since 2013, resulting in substantial growth in home equity.

- The flip side of these benefits to investors and newer homeowners has been a sharp **decline in access to homeownership** for Ypsilanti residents who currently rent their homes, especially those ages 25 to 34. In addition, the boom-bust housing cycle -- by first displacing people with limited wealth and/or income from their homes through foreclosure or short sales and then making it difficult or impossible for them to afford another home in the same neighborhood -- has had a gentrifying effect.
- The **consequences of rising rents** have been acutely felt by Ypsilanti residents, particularly those with lower incomes. Some of the disruptive effects have included frequent moves motivated by sharp rent increases; being forced to settle for poorly maintained rental units that are less accessible to public transportation and other essential amenities; displacement, especially among seniors and people with disabilities; housing insecurity; and homelessness.
- **Source-of-income discrimination** appears to be a problem for renters in Ypsilanti, with 9.3% of housing survey respondents indicating they have been denied housing based on their source of income.
- Protecting and advancing housing affordability and accessibility will require **decisive and sustained action at multiple levels** of government, including the municipal, county, state, and federal levels. Collaborating with policymakers and officials at other levels of government will be essential to ensuring that all people, no matter what age or income, can find a place to call home in Ypsilanti.
- One-size-fits-all solutions do not apply; we will need a **combination of strategies** that are tailored to the specific housing needs and preferences of Ypsilanti residents, including young people, seniors who wish to age in place and people with disabilities.

Our **key findings** with respect to housing **accessibility** are the following:

- Only a small portion of units offer wheelchair accessibility, and houses often require modifications to doorways, bathrooms, and kitchens to serve a resident with a disability.[3]
- The City of Ypsilanti 2012-2016 census statistics reported that 6.7% of persons under 65 have a disability, or about 1400 disabled persons (auditory, visual, cognitive, ambulatory impairments).[4]
- Accessibility is not limited to the needs of wheelchair users. According to a broader definition of disability, 32% of Ypsilanti residents are living with a disability of some type.[5] The highest concentrations of residents with a disability are in areas with the lowest average incomes.

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[3] While there are several of these facilities that offer these amenities, they often have limited availability. Namely, Cross Street Village,River Rain Apartments, 422 Pearl, 420 Emmet, 404 N Huron, Peninsular Place, UGA Townhomes, and recently renovated Ypsilanti Housing Authority units.

[4] Figures exclude seniors and use a narrow definition of disability ("Serious difficulty with four basic areas of function – hearing, vision, ambulation, cognition").

[5] Fair Housing Act defines a person with a disability as an individual for whom a physical or mental impairment limits one or more major life activities.

- AARP/Harvard reports that 90% of seniors plan to age in place, and SEMCOG estimates the over-65 demographic will increase in our area by 240% by 2035. Given the proportions of owner-occupied to rental units in the City, it is important to create accessible options in both categories.
- Survey results further emphasize these basic facts, with two-thirds of survey respondents (66.7%) reported that their homes have no accessibility features. Over 1 in 4 reported that barriers to physical accessibility in a home had limited their quality of life.
- Many survey respondents say that accessibility is a consideration in the selection of their next residence with over half of respondents saying a ramp or step-free entrance would be a factor in their choice, and at least 1 in 5 saying that every accessibility option listed in the survey would be a desirable factor from parking, to bathroom and kitchen amenities, to doorways and elevators.

Based on input and feedback from 361 respondents who reviewed 26 housing strategies included in the committee's Housing Strategies survey, our committee recommends that the City consider adoption and implementation of **11 strategies**. The selected proposals reflect the input of Ypsilanti residents who engaged with this survey and, if implemented, will respond to pressing housing needs and start to correct housing inequities in Ypsilanti. They are:

1. **Tenant Right of First Refusal:** Enact a 'Tenant Right of First Refusal' ordinance mandating that tenants receive advance notice when their landlord intends to sell the property and have the opportunity to purchase the property before it is offered for sale to outside buyers.
2. **Just Cause Ordinance:** Enact a 'Just Cause' ordinance to protect renters from wrongful and/or retaliatory displacement. The ordinance would bar landlords from evicting or refusing to renew a tenant's lease without 'just cause' such as failure to pay rent or a violation of lease terms, pursuant to Michigan Act 18 of 1933.
3. **Affordability and Accessibility Ordinance:** Enact an Affordability & Accessibility Ordinance that 1) defines the parameters for affordable & accessible housing based on the City of Ypsilanti's Area Median Income (AMI) and 2) requires new housing developments to include a percentage of affordable and accessible units based on Ypsilanti's need.
4. **Homeless Shelter:** Construct or establish an overnight shelter in Ypsilanti to help meet needs of residents experiencing homelessness.
5. **Community Land Trust:** Work with local non-profit agencies and neighboring communities to establish a Community Land Trust (CLT) to promote long-term housing affordability and accessibility through community control of land. Community Land Trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. CLTs provide an opportunity for democratic ownership of land with private ownership of the structure on the land in order to maintain long-term housing affordability. CLT properties can be interspersed throughout one or more neighborhoods and can include rental homes and businesses.

6. **Assist low-income residents with home-buying:** Assist low-income residents who wish to purchase a home by offering credit improvement services, and mortgage down-payment assistance.
7. **Minor home repair:** Establish a Minor Home Repair Program to assist with the cost of essential home repairs for eligible low-income and disabled homeowners. Eligible repairs could include roof replacement, plumbing replacement, mechanical or electrical replacements, ADA ramp installation or repair, door modifications, and lead or mold remediation.
8. **Visitability ordinance:** Enact a Visitability Ordinance to ensure that newly constructed homes incorporate basic accessibility features that make it easier for mobility-impaired people to visit or live in Ypsilanti. A home is "visitable" if it has: (1) at least one no-step entrance; (2) doors with 32 inches of clear passage space; and (3) a bathroom on the main floor that is wheelchair-accessible.
9. **Increase the number of non-related adults who may occupy a dwelling:** Increase the number of unrelated individuals who may reside together in a dwelling by changing the Zoning Ordinance definition of "Family" to include a limit of two unrelated persons for each bedroom in the dwelling.
10. **Rent Control:** Advocate with state lawmakers to grant municipalities the authority to cap annual rent increases.
11. **Ask local universities to invest in the City of Ypsilanti Housing Trust Fund:** Advocate with the University of Michigan and Eastern Michigan University to invest in the Ypsilanti Housing Trust Fund and to actively support other county-wide housing affordability measures.

In the context of the COVID-19 pandemic and civil unrest due to systemic racial inequities, we share a conviction that it is more urgent than ever for local governments to proactively address the needs and interests of communities under duress. With a view to accelerating action, we offer a prospective three-phase pathway and timeline for rolling out housing policies and programs over the next 10 years.

Phase One (current Budget year)

Make the Ypsilanti Housing Trust permanent: Assure a sustainable funding source for housing affordability and accessibility by formalizing and making permanent the City of Ypsilanti Housing Trust Fund started by Councilmember Pete Murdock and nourishing it with an annual contribution of no less than $100,000.

Allocate staff time to housing affordability and accessibility: Allocate a significant portion of an existing staff member's time to the coordination and monitoring of City housing affordability and accessibility policy and to liaising with other units of government and partners on housing affordability and accessibility.

Draft and implement the Tenant Right of First Refusal ordinance (Strategy 1), the Just Cause Ordinance (Strategy 2), the Affordability and Accessibility Ordinance (Strategy 3), the Visitability

Ordinance (Strategy 8), and the Zoning Ordinance text amendment to increase the number of non-related adults who may occupy a single dwelling (Strategy 9) from three total to two persons per bedroom. (*The Planning Commission is also encouraged to consider additional changes to the Zoning Ordinance to reduce restrictions on construction and/or conversion of multi-unit homes, accessory dwelling units, and smaller-scale homes.*)

Begin advocating for State legislation to expand local authority to regulate rent increases (Strategy 10) and for local university contributions to the City of Ypsilanti Housing Trust Fund (Strategy 11).

Phase Two (Budget year 2021)

Draft an affordability-focused property acquisition plan that would go into effect in the event of another housing crisis resulting in a surge of foreclosures of multi-unit residences. The aim of this plan would be to ensure that such properties can be converted to sustainable affordable and accessible use, either in partnership with a local housing non-profit or through the launch of a Community Land Trust.

Introduce a home-buying assistance program (Strategy 6) and the Minor home repair program (Strategy 7).

Phase Three (Budget year 2022-2030)

Create and invest in institutions that promote community stability and build toward long range sustainable housing goals.[6] Pursue affordability and accessibility-focused collaborations at the county and regional levels, with a view to leveraging resources from outside of the City of Ypsilanti. These would include the establishment of a Community Land Trust (Strategy 5) and the construction or establishment of an overnight homeless shelter (Strategy 4).

[6] https://shelterforce.org/2017/11/02/time-for-trickle-up-housing/

Table of Contents

In Memoriam: Liz Dahl-MacGregor and Pete Murdock

In memory of Pete Murdock and Liz Dahl-MacGregor, their commitment to making Ypsilanti a more just and inclusive City, and their efforts to advance housing affordability and accessibility and the work of our committee towards that end.

Acknowledgements

This report would not have been possible without the people who generously volunteered their time, energy, ideas, and experiences as past and present members of the Housing Affordability and Accessibility Committee:

Mike Auerbach
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The Committee would also like to extend our thanks to the Washtenaw County Office of Community & Economic Development and Bridgeport Consulting for providing facilitation support to the Committee in the first year of its work.

Finally, we are enormously grateful to the residents who shared their experiences and insights with the Committee through participation in its meetings, surveys, interviews, and Open Forum.

The following people contributed to the production of this report:

Matt Dunwoodie
Amber Fellows
Ashley Fox
Heidi Jugenitz
Cheranissa Roach
Nathanael Romero
Desirae Simmons

I. Context

A. Committee formation and mandate

The sub-committee on housing affordability and accessibility was formed by the City of Ypsilanti Planning Commission in December 2017. The purpose of the sub-committee, as described in its founding charter (see **Appendix A**), was to "review and update the City of Ypsilanti's 2013 Master Plan with a focus on preserving and enhancing housing affordability and accessibility in keeping with the guiding values of the Master Plan."

At the time the 2013 Master Plan was developed, Ypsilanti was still recovering from the housing crash of 2008, and housing affordability had not yet emerged as a high-visibility issue. The 2013 Master Plan process emphasized other aspects of the City's built environment but did not address housing directly. It did, however, embrace as a guiding principle that "Anyone, no matter what age or income, can find a place to call home in Ypsilanti."

From 2015 to 2017, in the course of its regular business, the Planning Commission heard repeatedly from members of the public about two issues: (1) rising rents in the City that were putting people at risk of displacement, and (2) limited physical accessibility of the City's aging housing stock.

In response to these concerns, the Planning Commission chartered a citizen sub-committee to study the issues of housing affordability and accessibility, and to "develop and issue recommendations for specific land use and policy changes for consideration by the Planning Commission and (upon invitation) City Council."

Per the charter, the sub-committee was to be comprised of:

- Up to four (4) members of the Planning Commission
- One member of the Human Relations Commission
- One member of the Sustainability Commission
- One member of the Ypsilanti Housing Commission board
- One representative of EMU
- One representative of Defend Affordable Ypsi
- One representative of Ann Arbor Center for Independent Living
- One representative of Avalon Housing
- One representative of civic affairs organization at the county or state level
- One Ypsilanti owner-occupant
- One Ypsilanti business owner (and employer)
- One lessor of rental properties in Ypsilanti
- Up to two members of the community at large.

B. Housing policy in the U.S.: A legacy of exclusion and impoverishment

Over time, many legalized forms of anti-Black racism and discrimination in the U.S. – from chattel slavery to Jim Crow laws and school segregation – have been phased out. In their place, other, more covert forms of institutional racism and discrimination have emerged. Past and present housing policy in the U.S. is fraught with examples of overt and covert racism and discrimination. These include racial segregation of federally-funded public housing developments; demolition of Black homes, businesses, and neighborhoods to build highways in the name of urban renewal; systematic denial of federal insurance for home mortgages in areas with Black residents (a practice known as redlining); and use of restrictive housing covenants. More recently, less conspicuous practices like real estate steering, racial targeting of high-risk mortgage loans, exclusionary zoning, and discrimination by landlords have been utilized to maintain racial and economic segregation within and across municipalities. The 2008 housing crisis – brought on by a proliferation of real estate speculation and subprime mortgage lending – produced an unprecedented wave of foreclosures that disproportionately affected Black and Latinx households[7] and rapidly transferred homes and equity from residents to investors.[8]

The City of Ypsilanti has its own, well documented legacy of restrictive covenants, housing segregation, and urban renewal policies that have shaped the local housing landscape over the last century. Since 2010, rising demand and home prices in Ypsilanti, fueled in part by skyrocketing housing costs in Ann Arbor, have accelerated gentrification throughout the City, a subject of increasing concern in recent years. Gentrification is particularly visible in the racial demographics of the southwest portion of the City,[9] which has become increasingly whiter over the last decade, a continuation of a pre-existing trend.

Housing discrimination and exclusion have severe, long-lasting consequences for Black households, communities, and the country as a whole. Restricted access to homeownership has dramatically limited equity-building; on average, a white household in the U.S. today has more than 11 times the wealth of a Black household.[10] Many U.S. cities and schools are as racially and economically segregated as they were in the 1950s, and research has shown that cities with the greatest life expectancy gaps between census tracts are those where racial and ethnic segregation are most stark.[11]

While local policy change is inadequate to eliminate systemic, centuries-old injustices in housing, it is nonetheless essential. The City of Ypsilanti has several tools at its disposal to begin the important work of addressing historical inequities and designing a City that is more open, inclusive, and just.

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[7] Minorities hit harder by foreclosure crisis
[8] The Eviction Machine: Neighborhood Instability and Blight in Detroit's Neighborhoods
[9] 68% of the southwest portion was African-American, down from 80% in 2010 (American Community Survey 2017).
[10] The black-white economic gap remains as wide as in 1968 - The
[11] Life Expectancy Follows Segregation in US Cities

C. Ypsilanti's housing landscape

Ypsilanti's housing landscape reflects its people, past and present policies, and the prominent influence of Eastern Michigan University (EMU) on the City.

Demographics: In 2018, the City of Ypsilanti had an estimated population of 20,939. With a median age of 24.2, Ypsilanti residents are younger, on average, than residents of Michigan (39.8), Washtenaw County (33.6), and Ann Arbor (26.9).[12] Half of all households are headed by householders aged 15-34, and most householders in this age group rent their homes. There has been a recent drop-off in the share of householders ages 25 to 34 who own their homes; in 2010, 65% of householders in this age group rented versus 85% today.[13] Seniors comprise just 7.2% of Ypsilanti's population compared with 17.7% statewide.

Ypsilanti has a larger percentage of Black residents than the County and the State. As of 2018, 27.3% of the population identified as Black or African American; 4.6% as Hispanic or Latinx; 4.4% as two or more races; and 2% as Asian. The proportion of the population identifying as White alone was 61.6%.[14] The biggest change in the City's racial makeup since 2010 is a decline in the Black population from 31.9%[15] to 27.3%. The loss of Black residents appears to be concentrated in the southwest portion of the City (census tract 4106), which was 90% Black in 2000, 80% Black in 2010, and 68% Black in 2018.

Since 2010, the City of Ypsilanti's population and average household size have both grown significantly, by 3% and 11% respectively,[16] while Michigan has only seen population growth of 1% and no change in average household size during the same period.

Income: Median household income in Ypsilanti is $36,982, compared to $69,434 in Washtenaw County and $54,938 in Michigan.[17] An estimated 32% of households are living below the poverty line. However, both median household income and per capita income in Ypsilanti are rising, and the latter has grown by 9.5% since 2010.[18]

Aggregate measures of income in Ypsilanti mask sharp disparities across neighborhoods. The original 2013 Master Plan highlights these disparities, which track closely with racial composition and historical discrimination. As of 2010, the census tract containing College Heights -- a neighborhood that employed a racially restrictive covenant in the 1940s[19] -- had a median household income of $59,688, while the census tract containing Heritage Park, Worden

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[12] ACS 2018 5-year estimates.
[13] City of Ypsilanti Master Plan, updated 2020.
[14] ACS 2018 5-year estimates.
[15] 2010 Census.
[16] https://www.census.gov/quickfacts/fact/table/MI,ypsilanticitymichigan/LND110210.
[17] https://semcog.org/community-profiles/communities/4130#EconomyJobs
[18] https://www.census.gov/quickfacts/fact/table/MI,ypsilanticitymichigan/LND110210.
[19] http://ypsiarchivesdustydiary.blogspot.com/2012/02/racially-restrictive-covenants-in.html

Gardens, and Bell Kramer -- historically black neighborhoods -- had a median household income of $18,828.

Quantity and type of housing units: The U.S. Census Bureau places the current number of housing units in the City of Ypsilanti at 8,868. Of these, 37.5% are single-unit homes (including 3,146 detached and 183 attached homes); 6.7% are part of two-unit homes; and 11.6% are part of three- or four-unit homes. Another 13.8% of housing units are located in structures with five to nine units; 12.4% in structures with 10 to 19 units; and 15.8% in structures with 20 or more units.[20] The spatial distribution of different home types within the City is described in greater detail in Chapter 3 of the Master Plan.

Housing tenure: Nearly 70% of Ypsilanti residents rent their homes, while 31.3% own their homes. This is effectively the inverse of the statewide pattern, and reflects both the young demographics of the City, the prominence of property management firms within Ypsilanti's housing market, and the consequences of the 2008 housing crisis, which shifted additional homes into the hands of real estate investors. Use of alternative housing tenures, such as cooperative housing and condominiums, is sparse, and there is no active land trust in the City.

Age of housing units: Just over 30% of housing units in Ypsilanti were constructed before 1940, and a full 50% of units were built before 1960. As buildable land in the City has diminished, so has the pace of construction; 332 units were added in the decade from 2000 to 2009, and since 2010, just 195 units have been constructed.

Land area and population density: Comprising just 4.33 square miles of land area, the City has a population density of approximately 4,800 people per square mile, comparable to that of Detroit today. By contrast, the City of Ann Arbor has a slightly lower population density of 4,100 people per square mile, while Ypsilanti Township has a much lower population density of 1,800 people per square mile.

Land use: Single-family homes account for 37.5% of Ypsilanti's roughly 9,000 housing units and 30% of its land. EMU and other tax-exempt uses occupy nearly 40% of the City's land area, a reality that constrains opportunities for construction of new housing. The 38-acre Water Street Redevelopment area that extends south from Michigan Avenue and east from the Huron River is the largest expanse of undeveloped land in the City. However, environmental contamination of sections of the land has thwarted past plans to build affordable housing there and continues to pose a financial barrier to the future development of the land for this purpose.

[20] ACS 2018.

II. Our Process

A. Fact-finding

The **first phase** of the committee's work was devoted to fact-finding. To facilitate in-depth review of existing (secondary) data and information on housing affordability and accessibility in the City of Ypsilanti, the committee formed five sub-groups:

(1) a Housing Stock sub-group charged with assessing the quantity and quality of housing;
(2) a Housing Market sub-group charged with examining trends in housing demand and pricing;
(3) a Homelessness and Housing Insecurity sub-group charged with estimating the magnitude of homelessness and housing insecurity vis-a-vis available beds and housing;
(4) a Density/Zoning sub-group charged with examining the existing zoning ordinance and its implications for housing affordability and accessibility; and
(5) a Housing Accessibility sub-group charged with assessing the situation with respect to physical accessibility of housing for people with disabilities as well as those aging in place.

<u>Housing Stock: Quantity and quality</u>

To determine the state of housing in Ypsilanti, the subgroup on Housing Stock: Quality and Quantity consulted the following resources:

- CoStar Custom Market Report- Ypsilanti Market Overview. Costar is a real estate market analytics company that aggregates vacancy, rents, sales activity, etc. The Rental Vacancy Rates over time were highlighted by the Housing Stock Subgroup as a notable indicator of market changes.
- Rent.com, Zillow.com, and Ann Arbor Area Board of Realtors Multiple Listing Service data were monitored to track number and prices for active listings during the time of the subgroup activity- January-March 2018
- U.S. Census Bureau data was reviewed for housing unit counts over time, including a 5-year estimate for 2012-2016. The Housing Stock Subgroup drew from that same 5-year forecast to identify housing unit counts by the year the structure was built and for the number of units contained in the structure.
- Washtenaw County Staff provided counts of "committed affordable housing" through Low-Income Housing Tax Credit subsidies, Community Development Block Grants, and Housing Commission information. EMU housing counts were included with this information based on the Fall 2017 term, both for on-campus apartments and dorms.
- The SEMCOG 2045 Regional Development Forecast was referenced for expectations of changes to housing stock and population changes.

Available information on the condition of housing stock was identified as a shortcoming at the early stages of data collection, due to quality issues being complaint-based and therefore incomprehensive. Washtenaw County Public Health has the mandate to intervene in occurrences of lead, mold, pests, radon, etc., but aggregate data on these outcomes are not consistently available.

Housing Market: Trends in for-sale and for-rent demand, price

Data sources consulted by the subgroup on Housing Market Trends included:

- U.S. Census Bureau American Community Survey (ACS), published annually. We analyzed multiple ACS indicators, including population and household counts by tenure (owner-occupied vs. renter-occupied), household income data and cost-burdened status, and median rent costs.
- The CoStar Market Report, which provided data on average asking rent by number of bedrooms.
- Rent.com and zillow.com rental listings posted from January to March 2018. Data analyzed included asking rents for properties located within the City of Ypsilanti.
- The Ann Arbor Area Board of Realtors Multiple Listing Service, which provided data on home sale prices helpful in estimating cost barriers facing home buyers.

The ACS presents multi-year estimates for many housing characteristics, and these estimates can differ markedly from “point-in-time” estimates, especially in periods of major or consistent change in housing. Given that local housing costs have been rising consistently over the past five years, ACS estimates of housing costs lag behind the reality.[21]

Homelessness and Housing Insecurity: Estimating the size of the homeless and housing insecure population

The homelessness and housing insecurity sub-group examined the available data on homelessness and housing insecurity in Ypsilanti. Homelessness was defined as those who are “sleeping in a place not meant for human habitation (e.g. living on the streets) or living in a homeless emergency shelter.” Housing insecurity was defined as those experiencing “frequent moving, staying w/friends or relatives, couch surfing, difficulty paying rent/mortgage, living in an unstable neighborhood, overcrowding in home, fleeing domestic violence, or more than 50% of income goes toward housing costs.”

Obtaining reliable estimates of the number of people experiencing housing insecurity and/or homelessness in Ypsilanti proved challenging due in part to the inadequacy of traditional survey instruments and methods to capture this information. Accordingly, the group focused on survey findings and service statistics from agencies that serve homeless and housing-insecure clients in Washtenaw County like Shelter Association of Washtenaw County (SAWC) Delonis Center and Ozone House.

Understanding barriers to securing housing and staying housed over time is critical to mounting an effective response, so the sub-group consulted with social service providers in Washtenaw County to enumerate a list of barriers -- individual and systemic -- faced by people experiencing homelessness and housing insecurity.

[21] Understanding and Using ACS Single-Year and Multiyear Estimates

Density and Zoning: Barriers to and facilitators of affordable, accessible housing

To characterize the current situation with respect to population density, zoning regulations, and housing affordability and accessibility, the Density and Zoning sub-group consulted the existing City of Ypsilanti Zoning Ordinance and Zoning Map (revised substantially in alignment with the 2013 *Shape Ypsi* Master Plan and amended multiple times since) as well as ACS data on population growth, housing unit availability, and vacancy rates.

The density and zoning sub-group also looked at broad patterns of land use within the City and analyzed the implications of these patterns for housing stock and prices.

Accessibility: Barriers to and facilitators of physical accessibility of housing

The Americans with Disabilities Act (ADA) of 1990 prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and all public and private places that are open to the general public.[22] The Fair Housing Act and building code updates since 1990 have required some accessibility standards in new housing.

The Accessibility sub-group examined the local situation with respect to the physical accessibility of housing for people with disabilities and people aging in place. To situate its analysis within the framework of federal law, the Accessibility sub-group reviewed Fair Housing Act and Americans with Disabilities Act definitions of housing accessibility-related terms, such as universal design, visitability, and reasonable accommodation.

The sub-group then consulted US Census and ACS data on the number of people with disabilities and the number of seniors in Ypsilanti, and reviewed maps displaying the percent of residents with a disability by census tract. Finally, the sub-group considered regional, statewide, and national data on the projected growth of the senior population, which is expected to increase demand for accessible housing substantially between now and 2035.

The following definitions guided the committee's work on accessibility. A home is ***accessible*** when a resident with a disability can live independently in that home. The most common form of housing accessibility is a design that supports a person using a wheelchair: first floor bathrooms and bedrooms, floor plans and door widths that can be moved through in a wheelchair, and similar. A home may be ***adaptable*** if it is not fully accessible, but allows for addition of accessibility features, e.g. through reinforced walls that can accomodate grab bars.

B. Problem definition

Following the presentation and discussion of sub-group findings, the committee proceeded to a **second phase**: definition and analysis of the problem (or situation). In this phase, information from the fact-finding phase was synthesized into a series of five "problem statements" that,

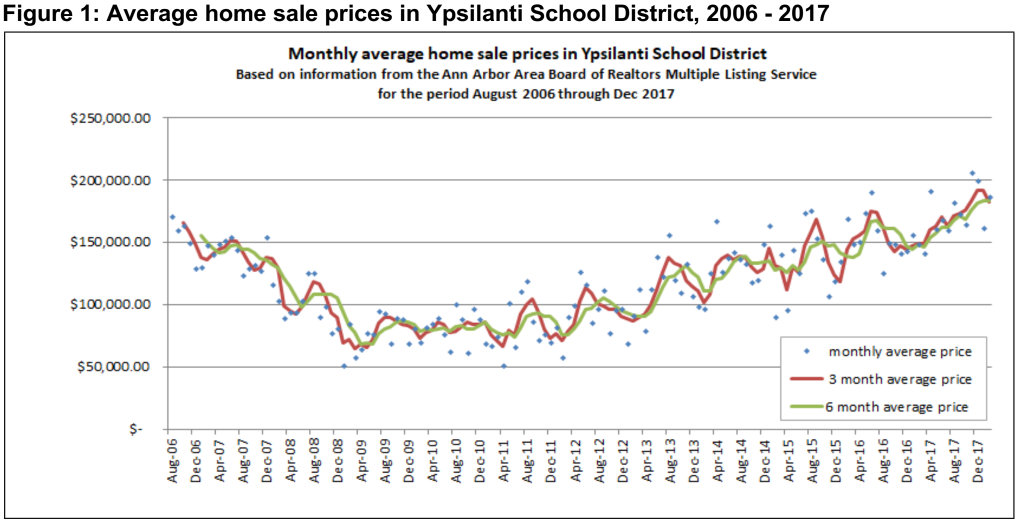
[22] An Overview of the Americans With Disabilities Act

together, capture the essence of the situation with respect to housing affordability and accessibility in Ypsilanti.

Problem Statement #1: The cost of housing is increasing steadily.

After the crash of the housing market in 2008, Ypsilanti saw a steep decline in housing prices, accompanied by an increase in foreclosures and a decline in the homeownership rate due to an influx of “house flipping,” whereby landlords and speculators purchased foreclosed homes and converted them into investment properties. For-sale housing prices remained low for several years post-crisis before starting to pick up again in 2012-2013 (see *Fig 1*). Since then, available housing stock has dried up, leading to a very low vacancy rate (*Fig 2*), increases in demand, and higher prices for both rental and for-sale housing. Despite lower prices in comparison to other areas of Washtenaw County, housing in Ypsilanti is increasingly unaffordable for many residents. By way of illustration, a household earning the median income for Ypsilanti ($35,000) can afford monthly housing costs of $875 or less, including utilities (see *Table 1*). By contrast, the average asking rent for a two-bedroom apartment in Ypsilanti was $897 in January 2018, (see *Table 2*), and average monthly housing costs for owner-occupied housing units was $1367.[23]

Figure 1: Average home sale prices in Ypsilanti School District, 2006 - 2017



[23] ACS 2018.

Figure 2: Housing Vacancy Rate, City of Ypsilanti, 2008 - 2017

Table 1: Affordable Rent Thresholds by Income Level

Annual Income	Rent at 30 Percent of Monthly Income
$10,000	$250
$15,000	$375
$25,000	$625
$35,000	$875
$50,000	$1,250
$75,000	$1,875
$92,900	$2,323

Table 2: Estimates of Average Monthly Rent in the City of Ypsilanti, by data source

	2013-2017 ACS 5-Year Estimates	Costar, 2018	Online rental listings, January to March 2018*
	Median Gross Rent	Average Asking Rent	Median Asking Rent
No bedroom/Studio	$587	$744	$685
1 bedroom	$677	$795	$775
2 bedrooms	$873	$897	$975
3 bedrooms	$1,090	$960	$1,350
4 bedrooms	$1,377	N/A	$1,650
5 or more bedrooms	$1,646	N/A	$2,300

* Sources: rent.com and zillow.com active listings for dwellings located within the City of Ypsilanti (listings were accessed from January 15, 2018 to March 15, 2018).

Because a strong majority of housing units in Ypsilanti (69.2%) are renter-occupied, and because renters in Ypsilanti have lower incomes, on average, than homeowners, renters are disproportionately affected by increasing housing costs. However, a significant proportion of homeowners in Ypsilanti are also affected. The ACS 2017 found that:

- 49% of all households in Ypsilanti are cost-burdened, meaning they spend >30% of their income on housing and may have difficulty affording necessities such as food, clothing, transportation, and medical care.
- Rates of housing cost burden in Ypsilanti are highest among renters (54.6%), followed by homeowners with a mortgage (29.2%) and homeowners without a mortgage (12.9%).
- Rates of housing cost burden are higher among lower-income Ypsilanti residents regardless of housing tenure.
- Ypsilanti has higher rates of cost burden than Ann Arbor and Washtenaw county overall.

A growing number of new residents, including students coming to Ypsilanti for college and people relocating from Ann Arbor in search of more affordable housing, has contributed to affordability pressures. The City's population growth has outpaced growth in housing stock since 2012, and there is no indication that this trend will change soon.

Rapidly increasing housing costs are especially consequential for renters with lower incomes, who face mounting obstacles to remaining in their homes and communities. One proxy measure for these pressures is the 20.8% eviction rate in the City of Ypsilanti, which is higher than the statewide average (17%) and nearly 10 times as high as in neighboring Ann Arbor (2.2%).[24]

Problem Statement #2: Existing data and measures do not adequately capture the local situation with respect to housing affordability and accessibility.

There is a pressing need for improved measures and additional information to paint a more comprehensive picture of the nature and magnitude of housing affordability and accessibility challenges, and how it impacts specific populations, including seniors, people with low incomes, people with disabilities, and school-aged youth experiencing housing insecurity or homelessness.

Area median income (AMI), the measure used to determine eligibility for federal housing assistance, is calculated on a countywide or metropolitan area-wide basis. In counties and metropolitan areas where household incomes are relatively similar across communities, AMI helps direct affordable housing resources to households with the lowest relative incomes. In counties and metropolitan areas with significant income variation across communities, like Washtenaw County, the effect is different. Because Ann Arbor is significantly larger and more affluent than Ypsilanti, it exerts outsized influence on Washtenaw County's AMI, which is $69,434.[25] (By comparison, median income in the City of Ypsilanti is $36,982.) The continuing use of countywide AMI to determine eligibility for affordable housing assistance has the effect of

[24] MICHIGAN EVICTIONS: Trends, Data Sources, and Neighborhood Determinants
[25] ACS 5-year estimate, 2014-2018.

punishing very low-income (<50% AMI) and extremely-low income households (<30% AMI), the majority of which are located in Ypsilanti, by forcing them to compete for scarce rental assistance resources with households earning up to 80% of AMI.

List prices of rental housing fail to capture the full cost of renting. Securing rental housing often requires payment of non-reimbursable application, credit check, and/or administrative fees as well as proof of renter's insurance, a utilities deposit, and a security deposit equivalent to a full month's rent (which increases with rent). Collectively, these costs can pose a significant barrier for renters, yet they are seldom acknowledged by policymakers seeking to advance housing affordability.

List prices of for-sale housing similarly fail to capture total cost of homeownership. Down payment requirements, combined with recurring costs (e.g. mortgage insurance, homeowner's insurance, home maintenance, and property taxes) put home ownership out of reach for many people without substantial savings and/or high incomes.

Seniors: According to the 2010 census, seniors represent 13% of the U.S. population, and this is expected to grow to 20% by 2030. AARP/Harvard find that 90% of seniors plan to age in place. SEMCOG estimates that by 2035, the number of residents over 65 living in Ypsilanti will reach 5,335, which represents a 240% increase over the last measurement. It is clear that the need for affordable senior housing will continue to grow between now and 2035. However, few data are available regarding housing preferences and needs of seniors in Ypsilanti.

People with disabilities: According to the U.S. Census Bureau, nearly 1 in 5 Americans has a physical or mental impairment that limits one or more major life activities. By this broad definition, 32% of Ypsilanti residents have a disability, while 6.7% of Ypsilanti residents under the age of 65 (≅1400 residents) have a disability characterized by auditory, visual, cognitive, or ambulatory impairment. Disabilities -- and systemic discrimination against people with disabilities -- can limit economic activity and opportunity; nationwide, median income for people with disabilities is two-thirds of median income for people with no disability.[26] Within Ypsilanti, the areas with the highest concentrations of disabled residents also have the highest rates of poverty. However, there is no data available on the prevalence of housing insecurity among people with disabilities in Ypsilanti.

People experiencing homelessness or housing insecurity: While much effort has gone into developing standard definitions and metrics for housing affordability in the U.S., data and information gaps persist, especially with respect to homelessness and housing insecurity. According to the Washtenaw County Office of Community & Economic Development (OCED), 1,541 people experiencing homelessness in 2018 reported their last zip code as 48197 or 48198. People from Ypsilanti thus account for more than half (53%) of all those receiving

[26] US Census Bureau, 2015.

homelessness prevention, emergency shelter, rapid re-housing, or permanent supportive housing services. A 2018 survey conducted by Delonis Center found that 33% of clients listed Ypsilanti as their last place of residence, while approximately half (47.4%) of Ozone House clients listed 48198 or 48197 as the zip code of their last permanent residence. There is reason to believe that these figures underrepresent the true scale of homelessness in Ypsilanti and Washtenaw County. The SAWC estimates some 5,000 individuals are experiencing homelessness in Washtenaw County,[27] and the concentration of overnight shelters in Ann Arbor may lead people whose homelessness originated in Ypsilanti to report an Ann Arbor zip code where they have been staying more recently. Gaining a clear sense of the magnitude of homelessness in Ypsilanti remains a pressing priority.

Housing insecurity can be broadly defined as the condition of frequent moving, staying with friends or relatives, couch surfing, having difficulty paying rent/mortgage, living in an unstable neighborhood, overcrowding in the home, fleeing domestic violence, or spending more than 50% of household income goes toward housing costs. There is currently no federal definition by which to assess housing insecurity. However, based on ACS data on housing cost burden, it is estimated that approximately half of Ypsilanti residents could be experiencing some level of housing insecurity.

Homeless youth[28] face special obstacles; for example, they are unable to obtain housing vouchers or get on public housing waitlists until they are 18, and they lack the rental history required to qualify for renting in the private market. Former foster care youth, LGBTQ youth, and transition age youth (ages 18 to 24) are especially likely to experience homelessness and housing insecurity. The number of youth experiencing housing insecurity (including couch surfing or doubling up with friends or relatives) is presently unknown. *Fig 3* (below) shows the count of Ypsilanti Community Schools students experiencing homelessness by school year, from 2010-2011 to 2017-2018.[29]

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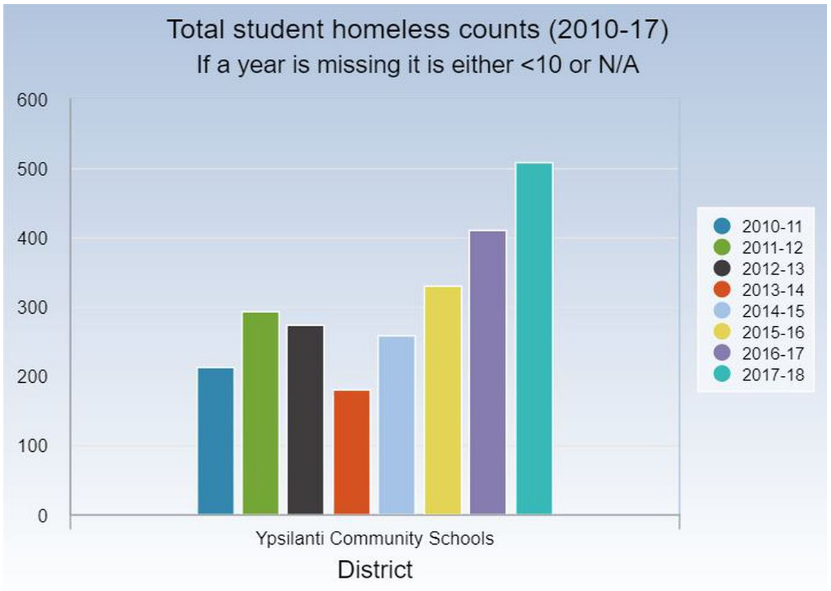
[27] https://www.annarborshelter.org/annualreport

[28] The U.S. Department of Education defines homeless youth as "youth who "lack a fixed, regular, and nighttime residence" or an "individual who has a primary nighttime residence that is a) a supervised or publically operated shelter designed to provide temporary living accommodations; b) an institution that provides a temporary residence for individuals intended to be institutionalized including welfare hotels, congregate shelters, and transitional housing for the mentally ill; or c) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings." This definition includes both youth who are unaccompanied by families and those who are homeless with their families.

[29] Ypsilanti schools gear up for large homeless student population
Washtenaw County grapples with barriers to ending youth homelessness

Figure 3: Ypsilanti Community Schools Student Homeless Counts, 2010-2017

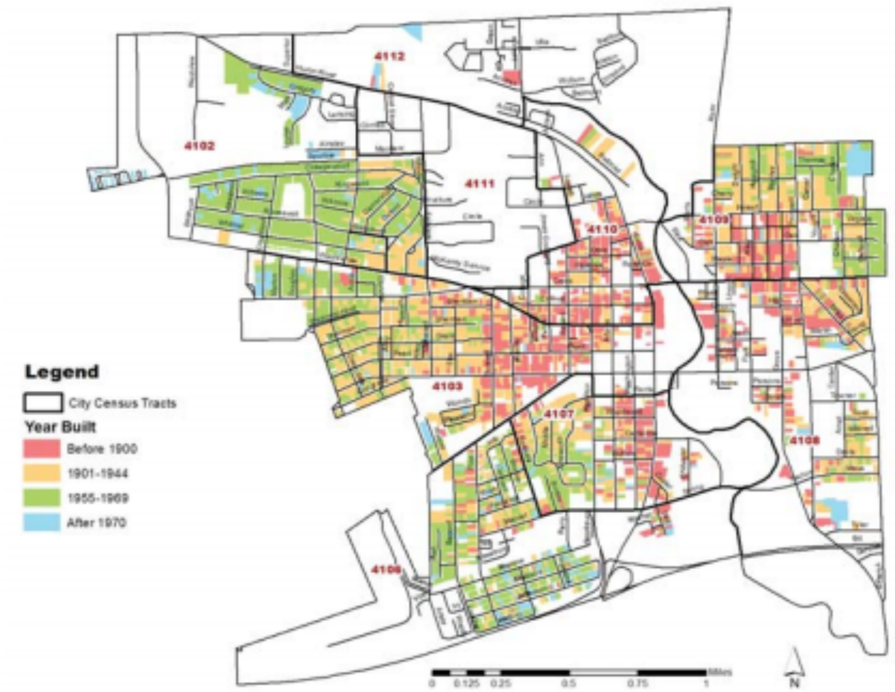


<u>Problem Statement #3: Ypsilanti's old housing stock poses health, safety and accessibility challenges</u>

While Ypsilanti's old and historic homes bring character to the City, they also present challenges. Most homes were constructed before contemporary health, safety, and accessibility codes were in place (see *Fig 4*, below). As a result, Ypsilanti residents face health risks from lead paint, radon exposure, and mold; high heating bills from poor insulation; and difficulty finding housing that will accommodate a disability.

Rental households are at increased risk for all of these factors, both because they may not be provided information about the home that an owner-occupant would have, and because they lack the right to make fixes or improvements to address housing quality concerns. Additionally, the oldest housing stock is concentrated in neighborhoods that have some of the highest rental occupancy rates. City rental code inspections do not include testing for problems like exposed lead paint, hazardous mold, or radon, and do not include standards for accessibility.

Figure 4: City of Ypsilanti housing by year of construction

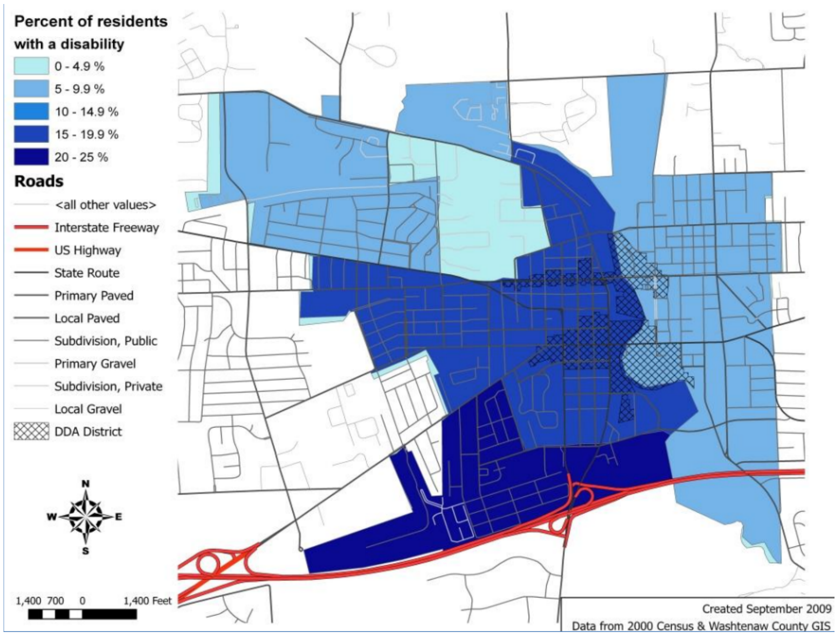


As existing housing stock ages and little new housing is added, Ypsilanti's overall housing vacancy rate continues to decline. From 2012 to 2017, the homeowner vacancy rate decreased from 4% to 1%, and the rental vacancy rate decreased from 12% to 5% during the same period. Meanwhile, the number of housing units available in the City fell from 9,118 to 8,872.

Accessibility: Only 1 in 10 houses or apartments in Ypsilanti was built in the 1990s or later[30], when Fair Housing Act and building code updates began requiring some accessibility standards in new housing. As a result, only a few apartment complexes offer wheelchair accessible units, and houses often require modifications to doorways, bathrooms and kitchens to serve a resident with a disability. Given the proportion of owner-occupied to rental units in the city, it is important to create accessible *and* affordable options in both categories.

[30] U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates, "Selected Housing Characteristics"

Figure 5: Proportion of Ypsilanti residents with a disability by census tract



In addition to a general lack of accessible housing, there are few housing options adapted to the needs of seniors, many of whom live on modest fixed incomes and/or have limited physical mobility. Until 2017, Cross Street Village offered 104 housing units for seniors in Ypsilanti with incomes ranging from 20 to 40 percent of AMI. However, these units have been transitioned to market-rate housing over the past three years, resulting in a sizable loss of affordable housing for seniors (see Box 1).

Box 1:
Cross Street Village is the formerly affordable senior housing development that was incrementally converted to a market-rate complex starting in 2017. The developer of the building took advantage of a back-out clause in the agreement made to receive Low-Income Housing Tax Credit (LIHTC), despite the developer's initial pledge to keep it low-income senior housing for a term of 99 years. Residents of Cross Street Village demonstrated against the market-rate conversion on July 12th, 2017. Remaining low-income and disabled seniors have reported issues of negligence on the part of the owner, American Community Developers, to local and state representative's offices.

Heating and other systems: Older housing stock is typically poorly insulated and may be drafty, increasing household energy bills. This is of special concern in rental properties where tenants pay for heating but do not have the right to make energy efficiency improvements, removing the incentive for the property owner to make improvements. In some cases, the tenant does not have control of the heat, but must wait for the landlord to turn it on each year, creating discomfort and potential health problems. Other aging systems -- electrical, plumbing, HVAC, etc -- can also reduce quality of life for residents of rental properties.

Health and safety: *Lead poisoning* is a major health risk, especially for young children. 5 in 6 Ypsilanti homes are in buildings constructed before lead paint was banned for residential use in 1978. The Washtenaw County Environmental Health Department notes that over ⅓ of children (8 of 22) diagnosed with elevated lead levels in 2017 lived in Ypsilanti ZIP codes; 5 of those 8 lived in rental housing.[31] No inventory exists of housing that has had lead risks abated by the owner, except in cases where abatement was legally required as a result of a child testing high for lead exposure.

Radon: About 40% of homes in Washtenaw County have radon above EPA recommended exposure limits[32]. Radon is a radioactive gas naturally occurring in soil, and risk of exposure is higher in homes that have dirt basements or crawl spaces, or have cracked foundations or basement floors--conditions common in older homes. Radon testing is easy and cheap, with test kits available for about fifteen dollars[33] from the Washtenaw County website, but there is not a legal requirement to test homes either in rental code or in for-sale units. Also, radon can change seasonally so a one-time reading is not always reliable.

Mold: High levels of household mold exposure can lead to respiratory and other health problems, and over 1 in 3 survey respondents reported having had concerns over exposure to mold in their home. However, there are no legal standards for mold detection or remediation at any level of government.

Data limitations and needs: Assessment of these challenges is difficult because of limited data; as noted, there are few legal requirements to test for or disclose many of these conditions. Survey responses show how frequently residents have experienced problems. Some of these conditions may warrant being added to the city's housing inspections or rental disclosure requirements even if there are no requirements for remediation.

Problem statement #4: Ypsilanti does not have a lot of land available to build new housing

Ypsilanti is sometimes considered "built-out"-- nearly all land in the city has already been developed, limiting the opportunity for new homes to be built. Much of the land that is currently vacant, like Water Street, is considered "brownfield," meaning past industrial activity has left behind contamination that adds cleanup costs to development. Other possible parcels have potential or actual wetlands on them.
The cost of environmental remediation and demolition, combined with the lack of available land to build on, makes adding residential density difficult. High construction costs and low supply compound the problem of finding affordable housing and building more units.[34,35]

[31] Email from County Health Department staff.
[32] Conversation with Washtenaw County Health Department staff.
[33] Conversation with Washtenaw County Health Department staff.
[34] The State of the Nation's Housing 2018
[35] Paying for dirt: Where have home values detached from construction costs?

Most of Ypsilanti's residential areas have significant limits on what types of homes can be built, due to a combination of zoning restrictions (e.g. minimum building envelopes, setback requirements) and historic preservation requirements. Some barriers to construction of new affordable housing in Ypsilanti include: single-family residential (R-1) zoning (nearly 30% of land within the city is zoned R-1, which restricts residential density); Historic District Commission requirements; minimum parking requirements; and the existing family definition, which restricts the number of unrelated adults who may occupy the same housing unit. These barriers are discussed in greater detail under Problem Statement #5.

Since new housing is typically more expensive than existing housing -- especially in the Ann Arbor construction market, where labor costs are relatively high -- replacing older housing with new construction may exacerbate housing affordability issues.

<u>Problem statement #5: Current and past policies contribute to our affordability and accessibility challenges (state level, local level)</u>

Exclusionary zoning actions: Over the past 40 years, the City of Ypsilanti has used zoning changes to reduce the number of housing units in neighborhoods, explicitly working to limit multi-family housing in favor of owner-occupied single-unit properties. These actions have contributed to the loss of affordable rental apartments over time, while limiting the city's opportunity to create new housing. The current zoning ordinance also limits the potential development or conversion of smaller-scale or multi-unit housing through (1) accessory dwelling unit (ADU) restrictions (ADUs are allowed only in select zoning districts, namely CN, CN-Mid, and HC) and (2) residential lot requirements and building envelopes that effectively prevent the construction of smaller-scale homes (including tiny homes), except as an accessory use in select districts. (Some recent updates to the zoning ordinance, including the elimination of minimum parking requirements for single- and two-unit residences, are better aligned with the goal of housing affordability.)

Non-family occupancy caps: The City of Ypsilanti Zoning Ordinance limits the number of unrelated adults that may constitute a "family" living in a single dwelling. The City's regulation is stricter than in surrounding communities, leading to under-utilization of available housing units.

Neighborhood Enterprise Zone: The city has designated the neighborhoods around Harriet Street as a Neighborhood Enterprise Zone (NEZ), a State of Michigan program that offers property tax abatements for new home construction or renovations. The structure of NEZ abatements adopted by the Ypsilanti City Council grants preferential treatment (in the form of longer-duration tax incentives) to new purchasers of properties, which could accelerate displacement of existing residents. Only two NEZ certificates have been issued since the inception of the NEZ around Harriet Street; both were issued to new occupants/homebuyers. In combination with the NEZ, the city offered a number of empty lots for sale at the heavily discounted price of $1,000,[36] foregoing a public asset (buildable land) that could have been invested in the creation of permanently affordable housing.

Loss of LIHTC dedicated affordable housing: The federal Low-Income Housing Tax Credit (LIHTC) program offers tax credits to private real estate developers to create affordable housing. Because of how Michigan administered the state's allocation of credits in the early 2000s, the owners of several apartment complexes in Ypsilanti city and township have been able to shed their affordability requirements recently, leading to dramatic increases in rents. While the state has seemingly closed the loophole for newer LIHTC, this experience underscores the need for the City to scrutinize developers' use of state and federal programs to ensure the promised affordability is actually delivered.

C. Public input

Public engagement and representation emerged early on as key priorities for the committee. Because today's housing affordability and accessibility issues have historical roots in racist and exclusionary policies that range from redlining and racial steering to restrictive zoning and housing covenants, it is critical that people in historically marginalized groups have a voice in both the framing of the problem and the design of remedial policies and measures.

The committee designed and implemented a multi-stage public engagement process that consisted of:

- A **Housing Affordability & Accessibility Survey** to gather up-to-date information on the nature and magnitude of housing affordability and accessibility issues experienced by Ypsilanti residents. The Housing Survey, which was made available online and in hard copy at several locations throughout the City, was launched on December 5, 2018 and closed in February 2019. More than 600 responses were collected; a summary of survey results is included in **Appendix B**.
- **Key informant interviews** with three landlords of residential properties in Ypsilanti (one with a small number of rental properties, one with a moderate number of rental properties, and one with a large number of rental properties). Interviews were conducted while the Housing Survey was ongoing, and the input provided by landlords was used to paint a more complete picture of the factors that influence housing affordability and accessibility. A list of interview questions is included in **Appendix C**.
- An **Open Forum** to present the survey and interview findings to the public and to solicit public input on a preliminary set of housing affordability and accessibility strategies for the City of Ypsilanti. The forum, which was held at Riverside Arts Center on May 2, 2019, generated lively discussion on certain topics (e.g. rental inspections and quality of rental housing) as well as written and verbal feedback input on potential strategies.
- An **Ypsilanti Housing Strategies Survey** to gather quantitative feedback from Ypsilanti residents on the favorability of specific housing strategies in six key domains: (1)

[36] City of Ypsilanti to sell its empty land for $1,000

Renters' rights, (2) Sustainable development strategies, (3) Need-based assistance strategies, (4) Physical accessibility strategies, (5) Zoning strategies, and (6) Partnership and advocacy strategies. The Housing Strategies Survey was launched online on September 3, 2019 and closed on October 22, 2019. More than 360 responses were collected; a copy of the survey and a summary of its results are included in **Appendix D**.
- Finally, the committee welcomed public comment and input through its standing monthly meetings, held from January 2018 to May 2019.

Despite efforts to solicit input from a representative cross-section of Ypsilanti residents, the survey demographics indicate that some groups were underrepresented while others were overrepresented. Males, Black/African Americans, and renters were underrepresented in the survey by a significant margin.

III. Key findings:

Our major findings with respect to housing affordability are the following:

- Prices of both for-sale and rental housing are rising fast and show no signs of abating, in line with national trends.
- The most commonly used measures of housing affordability fail to capture the total cost of housing as experienced by most Ypsilanti residents, and especially those who earn the median income or less. Monthly rents do not capture the full picture with respect to the cost of rental housing; most rentals require a deposit equal to a full month's rent.
- Over half (54.6%) of Ypsilanti renters are cost-burdened with respect to housing, meaning that they spend more than 30% of their income on housing (ACS 2017). Data from the committee's Housing survey closely track data from the ACS on this point.
- Real estate investors -- some local, others from outside of the area -- who bought homes in Ypsilanti during the housing crisis in order to "flip" them have profited from increasing sales prices. Many Ypsilanti homeowners who purchased their homes at depressed prices (i.e. from 2008 to 2013) have seen their property values escalate rapidly since 2013, resulting in substantial growth in home equity.
- The flip side of these benefits to investors and newer homeowners has been a sharp decline in access to homeownership for Ypsilanti and other area residents who currently rent their homes. In addition, the boom-bust housing cycle -- by first displacing people with limited wealth and/or income from their homes through foreclosure or short sales and then making it difficult or impossible for them to afford another home in the same neighborhood -- has had a gentrifying effect that is especially visible in the southwest section of the City.
- The consequences of rising rents have been acutely felt by Ypsilanti residents, particularly those with lower incomes. Some of the disruptive effects have included frequent moves motivated by sharp rent increases; being forced to settle for poorly maintained rental units that are less accessible to public transportation and other essential amenities; displacement, especially among seniors and people with disabilities; housing insecurity; and homelessness.
- Source-of-income discrimination appears to be a problem for renters in Ypsilanti, with 9.3% of housing survey respondents indicating they have been denied housing based on their source of income.
- Protecting and advancing housing affordability and accessibility will require decisive and sustained action at multiple levels of government, including the municipal, county, state, and federal levels. Collaborating with policymakers and officials at other levels of government will be essential to ensuring that all people, no matter what age or income, can find a place to call home in Ypsilanti.
- One-size-fits-all solutions do not apply; we will need a combination of strategies that are tailored to the specific housing needs and preferences of Ypsilanti residents, including young people, seniors who wish to age in place and people with disabilities.

Our major findings with respect to housing accessibility are the following:

- Overwhelmingly, Ypsilanti's housing stock is older, predating the ADA and Fair Housing Act, with only 1 in 10 houses or apartments in Ypsilanti built since 1990.[37] Only a small portion of units offer wheelchair accessibility, and houses often require modifications to doorways, bathrooms, and kitchens to serve a resident with a disability.[38]
- The City of Ypsilanti 2012-2016 census statistics reported that 6.7% of persons under 65 have a disability, or about 1400 disabled persons (auditory, visual, cognitive, ambulatory impairments).[39]
- Accessibility is not limited to the needs of wheelchair users. According to broadest definitions of disability, 32% of Ypsilanti residents are living with a disability of some type.[40] The highest concentrations of residents with a disability are in areas with the least income.
- AARP/Harvard reports that 90% of seniors plan to age in place, and SEMCOG estimates the over 65 demographic will increase in our area by 240% by 2035. Given the proportions of owner-occupied to rental units in the city, it is important to create accessible options in both categories.
- Results from our Housing Affordability & Accessibility Survey bear out these basic facts. Two-thirds of survey respondents (66.7%) reported that their homes have no accessibility features, and more than 1 in 4 reported that barriers to physical accessibility in a home had limited their quality of life.
- Beyond those experiencing a disability, many survey respondents said that accessibility is a consideration in the selection of their next residence. Over half of respondents said a ramp or step-free entrance would be a factor in their choice of a home, and more than 1 in 5 said that every accessibility option listed in the survey -- from parking, to bathroom and kitchen amenities, to doorways and elevators -- would be a desirable factor. Furthermore, there was broad support for an Affordability & Accessibility Ordinance.

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[37] U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates, "Selected Housing Characteristics"

[38] While there are several of these facilities that offer these amenities, they often have limited availability. Namely, Cross Street Village,River Rain Apartments, 422 Pearl, 420 Emmit, 404 N Huron, Peninsular Place, UGA Townhomes, and recently renovated Ypsilanti Housing Authority units.

[39] Those numbers exclude seniors and use a definition of disability ("Serious difficulty with four basic areas of function – hearing, vision, ambulation, cognition") that could be expected to underestimate numbers determined by other methods

[40] The Fair Housing Act defines a person with a disability as an individual for whom a physical or mental impairment limits one or more major life activities. This

IV. Committee recommendations:

In our work as a committee, we emphasized the lived experience and observations of residents of Ypsilanti as forms of expertise that are central to understanding and addressing the complex problems of housing affordability and accessibility. Our recommendations were generated in large part through the aggregation of community expertise sought through public engagement and inquiry.

Based on input and feedback from 361 respondents who reviewed the 26 proposed housing strategies included in the committee's Housing Strategies survey, our committee recommends that the City review and seek to implement 11 proposals. The selected proposals reflect the input of Ypsilanti residents who engaged with this survey and are consistent with the committee's analysis of strategies that, if implemented, will respond to pressing housing needs and start to correct historical inequities in Ypsilanti.

In the context of the Covid-19 pandemic and civil unrest due to systemic racial inequities, we share a conviction that it is more important than ever for local governments to proactively address the needs and interests of historically marginalized communities. With a view to accelerating action, we offer a prospective pathway and timeline for rolling out housing policies.

The recommended proposals are preferred across demographics with a notable difference between renters and homeowners; on a scale of 1 to 5, renters assigned almost all proposals a higher score (an average of ~4.4 compared to an average score of ~3.6 given by homeowners, as detailed in Table 3).

Table 3: Renter vs. homeowner ratings of housing strategy proposals

Proposal	Avg. score, renters (n=126)	Avg. score, homeowners (n=220)	Difference
Protect renters from improper eviction	4.54	3.33	Renters +36%
Give renters with criminal records a fair chance	4.15	3.35	Renters +24%
Give tenants first opportunity to purchase property from owner	4.52	3.78	Renters +20%
Build on public land	4.44	3.54	Renters +25%
Establish a community land trust	4.29	3.29	Renters +30%
Enact an inclusionary housing ordinance	4.66	3.42	Renters +36%
Enact an affordability & accessibility ordinance	4.75	3.60	Renters +32%
Incentivize co-op conversions	4.37	3.56	Renters +23%
Build a homeless shelter in Ypsilanti	4.57	3.66	Renters +25%
Install public toilets and benches in our parks	4.41	3.68	Renters +20%
Establish a Minor Home Repair Program	4.60	4.11	Renters +12%
Fund local agencies that provide need-based assistance	4.67	3.88	Renters +21%
Allow existing homeowners living South of Michigan Ave to qualify for the same tax breaks as new home-buyers	4.40	3.95	Renters +11%
Create a landlord incentive program to stabilize rent	4.46	3.58	Renters +25%
Assist low-income residents with home-buying	4.61	3.80	Renters +21%
Adopt a Visitability Ordinance	4.38	3.34	Renters +31%

Launch a Universal Design Program	4.23	3.48	*Renters +22%*
Change single family zoning districts to include multiple family dwellings	4.35	3.08	*Renters +41%*
Lift the limit on non-related persons living in a single dwelling	4.41	3.42	*Renters +29%*
Increase housing stock by allowing Accessory Dwelling Units	4.37	3.89	*Renters +12%*
Increase housing stock by accommodating tiny homes	4.39	3.99	*Renters +10%*
Change parking space requirement for new housing developments	3.73	3.22	*Renters +16%*
Advocate for rent control	4.54	3.37	*Renters +35%*
Ask local universities to invest in the Ypsilanti Housing Trust	4.63	4.19	*Renters +11%*
Ask the Office for Community and Economic Development (OCED) of Washtenaw for funding toward housing in Ypsilanti	4.57	3.99	*Renters +15%*
Advocate for the authority to regulate Airbnb (and other short-term rentals)	3.91	3.39	*Renters +15%*
All proposals pertaining to renters' rights or sustainable development strategies	**4.42**	**3.61**	**Renters +19%**

A. Priority Recommendations

Our committee recommends adoption of the following proposals, organized by category:

Renter's Rights: These are recommendations that the City of Ypsilanti could implement to expand renters' rights and protect them from discrimination.

1) Tenant Right of First Refusal

Proposal: Give tenants first opportunity to purchase properties from the property owner by enacting a 'Tenant Right of First Refusal' ordinance. The ordinance would grant tenants both advance notice of a planned sale and a specified time period within which to purchase a property, should the owner wish to sell it.

Tenant Right of First Refusal can set in motion a process that leads to the successful transfer of ownership—either to the residents or to another entity willing to preserve the long-term affordability of the property. It has been successful in producing a number of resident-owned properties and partnerships among residents and nonprofits in Washington, DC and other cities.

2) Just Cause Ordinance

Proposal: Protect renters from improper eviction by enacting a 'Just Cause' ordinance to protect renters from eviction and displacement for improper reasons.

The Michigan Act of 1933 Just Cause Eviction statutes protect tenants from wrongful and/or retaliatory eviction. They limit a landlord's ability to evict tenants to specific reasons, such as failure to pay rent or for violation of the lease terms. A city Just Cause

Ordinance could extend the protections of Michigan Act 1933 to lease renewals, and bar rental property owners from refusing to renew a tenant's lease without 'just cause'.

Sustainable Development: These are recommendations that the City of Ypsilanti could implement to prioritize the sustainable development of affordable and accessible housing, as well as to provide safe shelter to all residents.

3) **Affordability and Accessibility Ordinance**

Proposal: Enact an Affordability & Accessibility Ordinance that (1) defines the parameters for affordable and accessible housing based on Ypsilanti's median income rather than countywide median income and (2) requires new housing developments that receive public funding or tax subsidies to include a percentage of affordable and accessible units in line with Ypsilanti's need.

Enacting an Affordability Ordinance would help set the stage for future adoption of an inclusionary housing policy by tying affordability thresholds to Ypsilanti's median income rather than the median income of Washtenaw County as a whole. This would help ensure that affordable housing subsidies and resources in Ypsilanti are adapted to local conditions and directed to those who need them most.

Disabled residents in Ypsilanti are predominantly low-income and many live in older units within the City. An Accessibility Ordinance based on these figures would take the needs of disabled residents into account when determining new construction and rehabilitation requirements.

4) **Homeless Shelter**

Proposal: Build or establish an overnight shelter in Ypsilanti to help meet needs of residents experiencing homelessness.

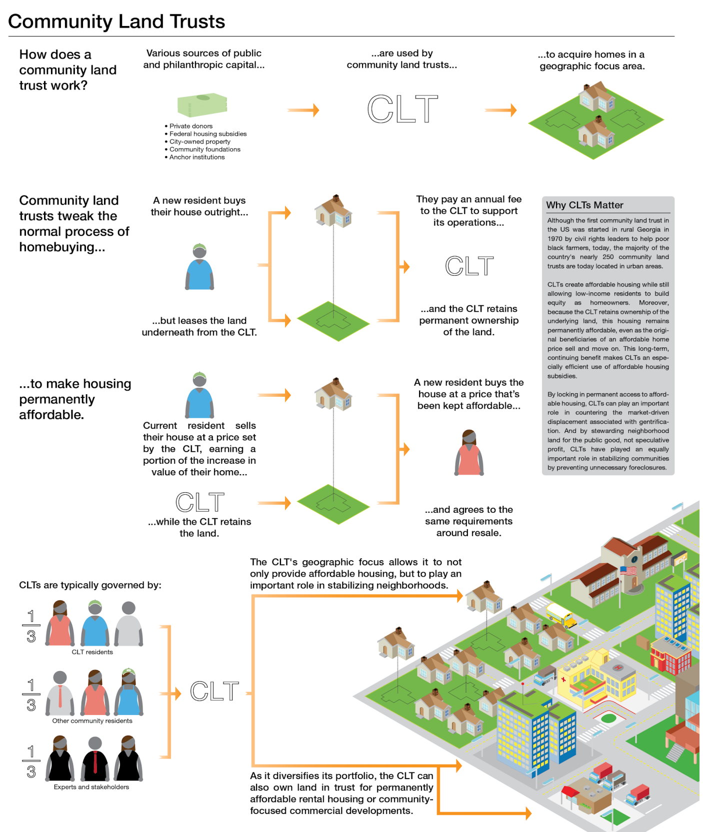
Ozone House's newly constructed 26-bed youth shelter on North Huron River Drive is now serving homeless youth, but Ypsilanti does not have an overnight shelter for adults and families experiencing homelessness. Adding a shelter for adults and families would help ensure that everyone has access to a safe place to stay in times of acute need.

5) **Community Land Trust**

Proposal: Establish a Community Land Trust (CLT) to promote long-term housing affordability and accessibility through community control of land.
Community Land Trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. They combine democratic ownership of land with private ownership of structures on the land. Most CLTs limit the rate at which the structures they manage can appreciate each year, so that the affordability of those

structures is preserved over time. CLTs can be interspersed throughout one or more neighborhoods, and can include businesses and single- and multi-family homes.

There are multiple ways of funding and running a CLT. The City of Ypsilanti could provide financial incentives for the formation of independent, neighborhood-based CLTs in core neighborhoods and center districts. It could also advocate with Washtenaw County and the City of Ann Arbor for the establishment of a countywide, publicly funded CLT like the one in Orange County, North Carolina. The infographic below from the Democracy Collaborative describes the basic attributes of a CLT.



Need-based assistance: These are recommendations that the City of Ypsilanti could implement to support low-income residents' home improvement and housing stability.

6) **Assist low-income residents with home-buying**

Proposal: Assist low-income residents who wish to purchase a home by offering credit improvement services, and mortgage down-payment assistance.

Seven in ten households in Ypsilanti are (predominantly low-income) renter households—a significantly higher percentage to comparable college towns of its size. The city could provide assistance to low-income households who wish to buy homes, to reduce barriers to homeownership and promote housing stability.

7) **Minor home repair**

Proposal: Establish a Minor Home Repair Program to assist with the cost of essential home repairs for eligible low-income and disabled homeowners. Eligible repairs could include roof replacement, plumbing replacement, mechanical or electrical replacements, ADA ramp installation or repair, door modifications, and lead or mold remediation.

Cities in the State of Michigan can choose to offer small grants for home improvements. For example, the City of Battle Creek has a Minor Home Repair Program that provides eligible low-income homeowners with up to one-half of the cost of roof replacement, or other exterior code compliance or health and safety issues.

Accessibility: In addition to enacting an Affordability and Accessibility Ordinance as recommended above, the City of Ypsilanti could enact a Visitability Ordinance to expand physical accessibility of housing and public life in Ypsilanti.

8) **Visitability ordinance**

Proposal: Adopt a Visitability Ordinance to ensure that newly constructed homes incorporate basic accessibility features that make it easier for mobility-impaired people to visit or live in Ypsilanti.

A home can be considered "visitable" if it has: (1) at least one no-step entrance; (2) doors with 32 inches of clear passage space; and (3) a bathroom on the main floor that is wheelchair-accessible. Some US cities have adopted mandatory visitability ordinances for all newly built homes; others have adopted visitability ordinances for houses built with public funding or tax incentives.

Zoning: These are zoning recommendations that the City of Ypsilanti could implement to expand density and housing affordability through land use policy.

9) **Lift the limit on non-related adults per dwelling**

Proposal: Increase the number of unrelated individuals who may reside together in a dwelling by changing the Zoning Ordinance definition of Family to include a limit of two unrelated persons for each bedroom in the dwelling.

The current City of Ypsilanti Zoning Ordinance definition of a "family" limits the number of unrelated individuals that may occupy a single-family home as follows: "A group of persons, none of whom are related to each other by blood, marriage, or adoption, who reside together in a single dwelling unit, provided that the total number of occupants in such group shall not exceed three, except in the MD district and in any permitted residential uses in any corridor district the total number of occupants in this group shall not exceed four, unless otherwise provided for in this chapter; or". This section may be updated to "A group of persons, none of whom are related to each other by blood, marriage, or adoption, who reside together in a single dwelling unit, provided that the total number of occupants in such group shall not exceed two for each bedroom in the dwelling; or"

Advocacy and partnership: These are proposals that the City of Ypsilanti could advocate for on the state, county, and local level to expand and sustain housing affordability in Ypsilanti and beyond, through partnership and/or legislative change.

10) **Rent Control**

    Proposal: Advocate with state lawmakers to grant municipalities the authority to cap annual rent increases.

    Michigan law currently prohibits local government units from enacting or enforcing rent control policies. Two bills introduced in 2017 (House Bills 4686 and 4687) would (1) revise the law to create an exception to the rent control prohibition and (2) give local governments the power to prevent landlords from charging tenants that have a disability or elderly tenants more than 50 percent of their income in rent. Another approach to capping rent increases would be to allow rents to appreciate by a fixed percentage each year; for example, Oregon recently passed a statewide rent control bill that caps annual rent increases at inflation plus 7 percent.

11) **Ask Universities to invest in Ypsilanti's Housing Trust Fund**

    Proposal: Advocate for the University of Michigan and Eastern Michigan University to invest in the Ypsilanti Housing Trust Fund and to actively support other county-wide housing affordability measures.

    Many reports, including the 2014 OCED housing report, point to Ann Arbor's increasing rental rates driving the displacement of Ann Arbor residents to Ypsilanti. Asking universities and other large employers to fund the Ypsilanti Housing Trust would offer these entities the opportunity to address the harms of displacement and support housing equity in Ypsilanti.

Table 4 (below) provides a visual overview of alignment between the above recommendations and the five problem statements introduced in ***section II.B*** of this report.

Table 4: Cross-mapping of recommendations and problem statements

	The cost of housing is increasing quickly.	Existing data and measures do not adequately capture the local situation with respect to housing affordability and accessibility.	Ypsilanti's old housing stock poses health, safety, and accessibility challenges.	Ypsilanti does not have a lot of land available to build new housing.	Current and past policies contribute to our affordability and accessibility challenges (state level, local level).
Tenant Right of First Refusal	✓	✓		✓	✓
Just Cause	✓	✓			✓
Affordability and Accessibility Ordinance	✓	✓	✓	✓	✓
Homeless Shelter		✓			✓
Community Land Trust	✓	✓		✓	✓
Assist low-income residents with home-buying	✓	✓	✓		✓
Minor home repair		✓	✓	✓	✓
Visitability ordinance		✓	✓	✓	✓
Lift the limit on non-related adults	✓	✓		✓	✓
Rent Control	✓	✓		✓	✓
Ask Universities to invest in Housing Trust Fund	✓	✓	✓	✓	✓

B. Proposed pathway and timeline for implementation

In the context of the Covid-19 pandemic and civil unrest due to systemic racial inequities, we share a conviction that it is more urgent than ever for local governments to proactively address the needs and interests of communities under duress. With a view to accelerating action, we offer a prospective three-phase pathway and timeline for rolling out housing policies and programs over the next 10 years.

Phase One (current Budget year)

Make the Ypsilanti Housing Trust permanent: Assure a sustainable funding source for housing affordability and accessibility by formalizing and making permanent the City of Ypsilanti Housing Trust Fund started by Councilmember Pete Murdock and nourishing it with an annual contribution of no less than $100,000 from the City's general fund.

Allocate staff time to housing affordability and accessibility: Allocate a significant portion of an existing staff member's time to the coordination and monitoring of City housing affordability and accessibility policy and to liaising with other units of government and partners on housing affordability and accessibility.

Draft and implement the Tenant Right of First Refusal ordinance (Strategy 1), the Just Cause Ordinance (Strategy 2), the Affordability and Accessibility Ordinance (Strategy 3), the Visitability Ordinance (Strategy 8), and the Zoning Ordinance text amendment to increase the number of non-related adults who may occupy a single dwelling (Strategy 9) from three total to two persons per bedroom.

Conduct a public outreach campaign to raise awareness about tenant rights and protections in the City. Property managers and tenants should be educated about the Tenant's rights brochure/handbook requirement implemented in 2018, as well as their protection from source-of-income discrimination (including housing vouchers and student loans) and protections around criminal history as stipulated in Ypsilanti's Non-Discrimination Ordinance. Finally, the campaign presents an opportunity to notify tenants and property managers about the resources available to them -- at the local, county, and state levels -- for home repair,

Begin advocating for State legislation to expand local authority to regulate rent increases (Strategy 10) and for local university contributions to the City of Ypsilanti Housing Trust Fund (Strategy 11).

Finally, while we have not included broader rezoning actions in our official recommendations, we would nonetheless encourage the Planning Commission to **consider additional changes to the Zoning Ordinance** to reduce restrictions on construction and/or conversion of multi-unit homes, accessory dwelling units, and smaller-scale homes.

Rationale: The recommendations for Budget Year 2020 face relatively few barriers to implementation, as they modify existing codes or ordinances. The Just Cause ordinance and zoning text amendment to increase the limit on non-related adults could immediately increase housing security for residents at risk of eviction and/or discriminatory action. The Tenant Right of First Refusal ordinance would help slow or stem another rapid transfer of homes to speculative investors in the case of an economic slowdown or crisis. The Visitability and

Affordability and Accessibility Ordinances are recommended with a view to ensuring that future development is adapted to local needs and conditions. Advocating for and/or implementing a rent control ordinance at the city level (that would remain non-enforceable until State legislation changes) is a means of signaling that the City of Ypsilanti has interest in changing State restrictions on rent control. Securing annual funding commitments from local universities for the Ypsilanti Housing Trust Fund would be an important step towards acknowledging and making amends for those institutions' outsize role in driving up housing costs and housing inequity in the area, including by enrolling large numbers of students without capacity -- or a viable plan -- to house them.

Phase Two (Budget year 2021)

Allocate $100,000 from the 2021-2022 budget to the Ypsilanti Housing Trust Fund. As communities across the U.S. re-evaluate their budget priorities in light of the nationwide critique of police brutality and police-related public expenditures, we encourage the City of Ypsilanti to prioritize housing affordability through a standing annual contribution of $100,000 to the Ypsilanti Housing Trust Fund. These funds could be reallocated from the Ypsilanti Police Department budget (which currently accounts for 24% of the total City budget) or from the funds that were set aside for the construction of a train platform. Reorienting funding to housing and other essential services would provide for both a progressive financial policy change and material change toward public safety.

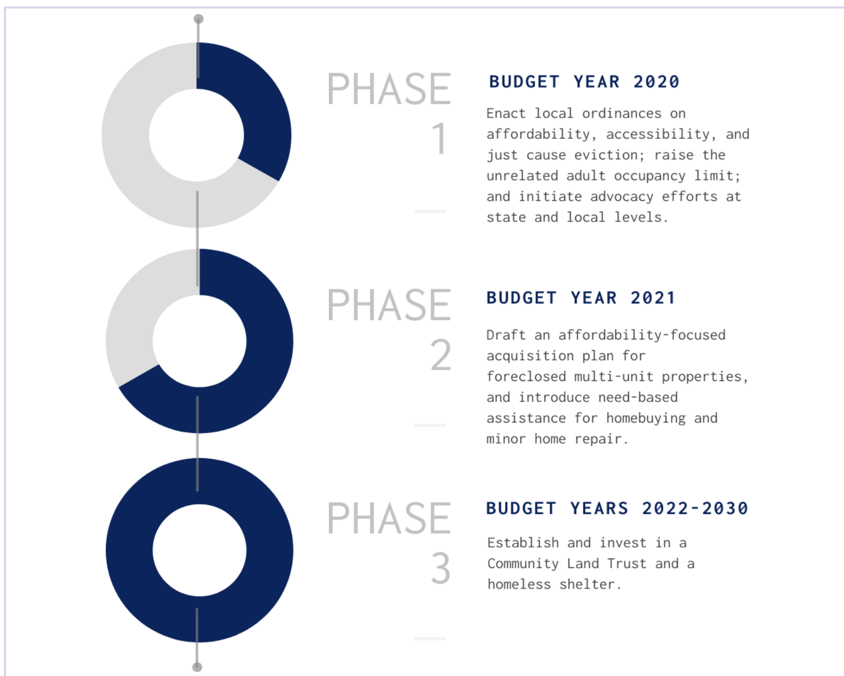
Create a diversified funding strategy for the Ypsilanti Housing Trust Fund. We recommend that the City create a sustainable funding plan incorporating diversified funding sources. These could include contributions from the University of Michigan, Michigan Medicine, and EMU; Ann Arbor-based businesses with large shares of employees who reside in Ypsilanti; the American Center for Mobility (assuming future growth of its operations and local employment rolls); owners of short-term rental properties in Ypsilanti; and real estate investors with ownership of 100 or more housing units in Ypsilanti.

Draft an affordability-focused property acquisition plan that would go into effect in the event of another housing crisis resulting in a surge of foreclosures of multi-unit residences. The aim of this plan would be to ensure that such properties can be converted to sustainable affordable and accessible use, either in partnership with a local housing non-profit or through the launch of a Community Land Trust.

Introduce a home-buying assistance program (Strategy 6) and the Minor home repair program (Strategy 7).

Phase Three (Budget year 2022-2030)

Create and invest in institutions that promote community stability and build toward long range sustainable housing goals.[41] Pursue affordability and accessibility-focused collaborations at the county and regional levels, with a view to leveraging resources from outside of the City of Ypsilanti. These would include the establishment of a Community Land Trust (Strategy 5) and the construction or establishment of an overnight homeless shelter (Strategy 4).



C. Gaps and Limitations:

Representation: Despite efforts to solicit input from a representative cross-section of Ypsilanti residents, the survey demographics indicate that some groups were underrepresented while others were overrepresented. Males, Black/African Americans, and renters were underrepresented in the survey by a significant margin. This could be suggestive of a general underrepresentation of these groups in City government, non-profits, and other entities that were represented on our committee, and we encourage the City to monitor and prioritize representation in all housing-related actions that it undertakes.

Short-term rentals: The short-term rental market in Ypsilanti poses a potential threat to future housing affordability, since it reduces the supply of long-term rental housing. Our report stops

[41] Trickle Up Housing: Filtering Does Go Both Ways

short of making recommendations vis-a-vis short-term rental properties. However, preserving local government authority to regulate short-term rental uses under State law is an essential priority in the short term, as it will provide the City with better options if and when the number of short-term rentals grows.

Senior housing: While seniors who own their homes in Ypsilanti would benefit from our recommendations for need-based assistance programs, our report does not adequately address the need for affordable senior housing. One way in which the City could respond more fully to the housing needs of seniors would be through the establishment of a Community Land Trust and the designation of some housing within that Trust as senior housing.

Appendix A: Housing affordability and accessibility committee charter

COMMITTEE CHARTER:
Citizen Committee on Housing Affordability & Accessibility

Adopted December 20, 2017

Background

In October 2013, the Planning Commission of the City of Ypsilanti adopted a new Master Plan (also referred to as the "Shape Ypsi" Master Plan), a hybrid land use/policy plan intended to guide development, redevelopment and preservation in the City over a 20-year horizon. It provides the framework on which the City's Zoning Ordinance is based and also contains guidance for other areas of civic governance, such as capital improvements, non-motorized transportation and development of publicly-owned land.

Two of the guiding values set forth in the Master Plan are "Diversity is our strength" and "Anyone, no matter what age or income, can find a place to call home in Ypsilanti."

In the four-plus years since the 2013 Master Plan was adopted, issues of housing affordability and accessibility have surfaced repeatedly during Planning Commission proceedings (which include reviews of site plans and special use applications). Rents are rising, in some cases so sharply that renters have been priced out of the City. Barriers to physical accessibility, common among Ypsilanti's older homes, continue to limit housing options for people with a disability.

These realities conflict with the Master Plan guiding values cited above.

By statute, the Planning Commission is required to review the Master Plan at least once every five years and to make updates as deemed necessary.

I. Purpose
The Citizen Committee will review and update the City of Ypsilanti's 2013 Master Plan with a focus on preserving and enhancing housing affordability and accessibility in keeping with the guiding values of the Master Plan. The Committee will develop and issue recommendations for specific land use and policy changes for consideration by the Planning Commission and (upon invitation) City Council.

II. Committee Type
Per Planning Commission bylaws, "the Commission, Chair or City Planner may establish and appoint citizen committees with the consent of the Commission. The purpose of the citizen committee is to be able to use individuals who are knowledgeable or expert in a particular issue before the Commission or to better represent various interest groups."
The Citizen committee is a "special" committee of the Planning Commission (as opposed to a standing committee). It is formed to serve for a limited time and will be dissolved once the tasks and responsibilities assigned to it are complete.

III. Membership
The committee will be comprised of:
Up to four (4) members of the Planning Commission
One member of the Human Relations Commission
One member of the Sustainability Commission

One member of the Ypsilanti Housing Commission board
One representative of EMU
One representative of Defend Affordable Ypsi
One representative of Ann Arbor Center for Independent Living
One representative of Avalon Housing
One representative of civic affairs organization at the county or state level
One Ypsilanti owner-occupant
One Ypsilanti business owner (and employer)
One lessor of rental properties in Ypsilanti
Up to two members of the community at large

All members will be residents of the City. A guiding principle in recruiting and selecting individuals to serve on the committee will be the degree to which the members, as a whole, represent the diversity of the Ypsilanti community, both demographically (in terms of income, race or ethnicity, age group and ward) and with respect to affordability and accessibility-related interests.

Organizations represented on the committee may elect to rotate their representative as appropriate to accommodate the thematic focus of work sessions. Participation is voluntary, and any organization may opt out of committee participation at any time.

All members shall have equal voice and standing with respect to the proceedings and recommendations of the Committee.

The Planning Department of the City of Ypsilanti will provide a staff advisor to the Committee.

IV. Chairperson

The Chair of the Planning Commission shall serve as the Chairperson of the Citizen Committee and will designate another committee member to chair work sessions in her absence.

V. Activities, Duties & Responsibilities
• Drawing on the most up-to-date quantitative and qualitative data and resources available, assess the current situation with respect to housing affordability and accessibility in Ypsilanti and Washtenaw County
• Analyze underlying barriers to affordability and accessibility at the municipal, county, state and national levels
• Study existing affordability and accessibility strategies and models (local and non-local)
• Identify additional strategies and models for increasing affordability and accessibility
• Rate strategies based on their probable impact, feasibility and acceptability in Ypsilanti
• Develop written land use and policy recommendations for adoption and implementation
• Present recommendations to Planning Commission and (upon invitation) City Council

Appendix B: Housing Affordability & Accessibility Survey Questions & Results

Housing Affordability & Accessibility Survey Results

October 2018 – January 2019

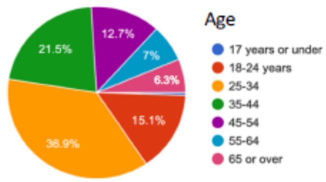
City of Ypsilanti

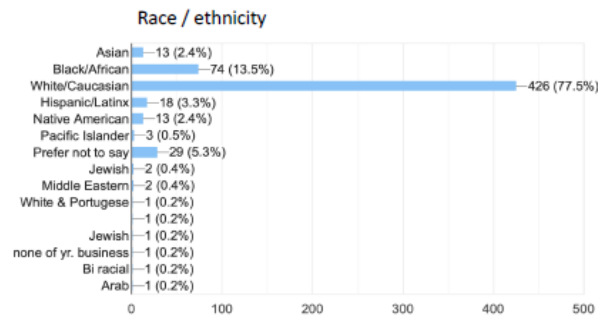
The survey was published online (via Google Forms) and made available in hard copy at several locations throughout the City of Ypsilanti. Of 604 total responses received, more than 500 were submitted online.

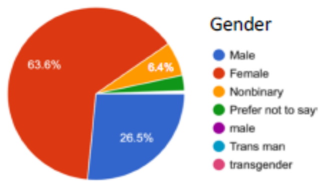
Limitations: Because non-probability sampling was used, we were unable to calculate confidence intervals and margins of error. In addition, several groups were underrepresented or overrepresented in the survey, compared to their relative size as reported by the 2017 American Community Survey (ACS). See comparisons below.

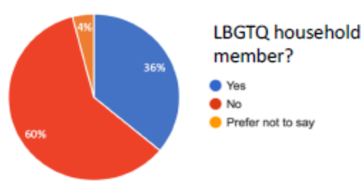
Underrepresented (Survey vs. ACS)
Black/African American (13.5% vs. 30.3%)
Male (25.4% vs. 52.6%)
Under 18 years (7% vs. 13.6%)
18-24 years (15.1% vs 25.1% age 20-24)
Hispanic (3.3% vs 4.5%)
Asian (2.4% vs. 3.5%)

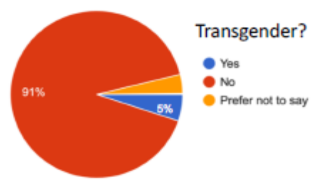
Overrepresented (Survey vs. ACS)
White/Caucasian (77.5% vs. 66.9%)
Female (63.6% vs. 47.4%)
25-34 years (39.9% vs 18.2%)
35-44 years (21.5% vs 7.8%)
45-54 years (12.7% vs. 7.3%)

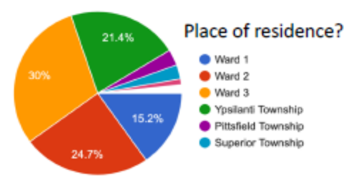






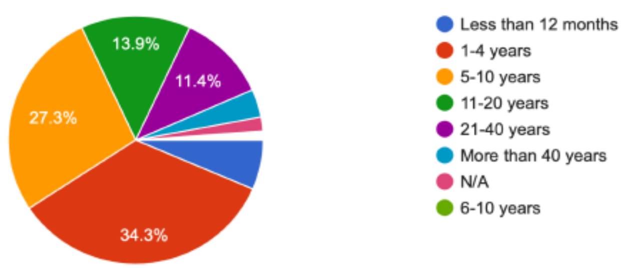






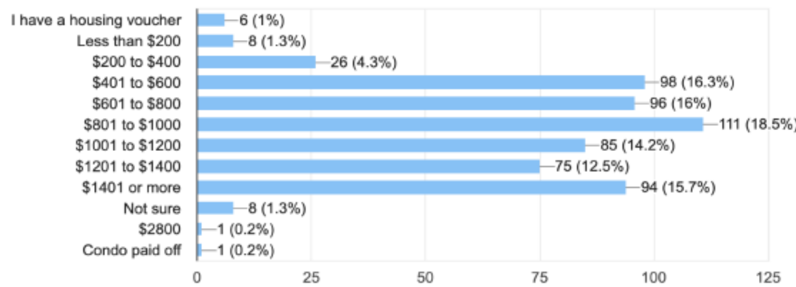
How long have you lived in the City of Ypsilanti?

604 responses



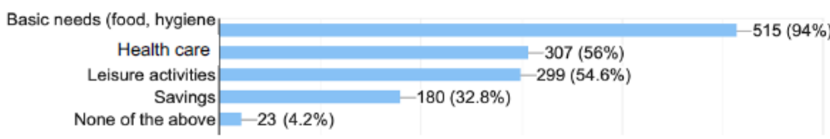
On average, how much do you spend on housing-related costs each month?

600 responses



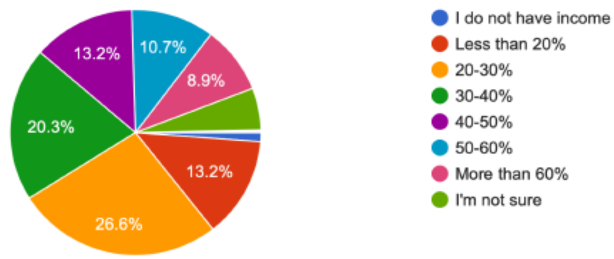
After paying your monthly housing costs, which of the following are you able to afford:

548 responses



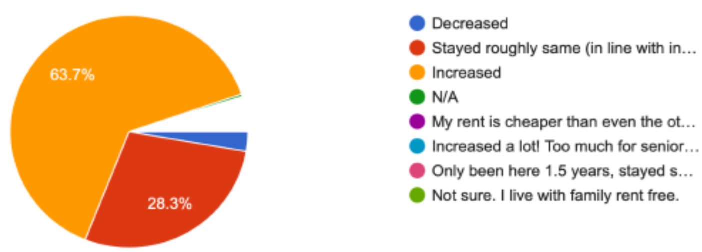
Approximately what share of your gross (pre-tax) monthly income do you spend on the above housing-related costs?

597 responses

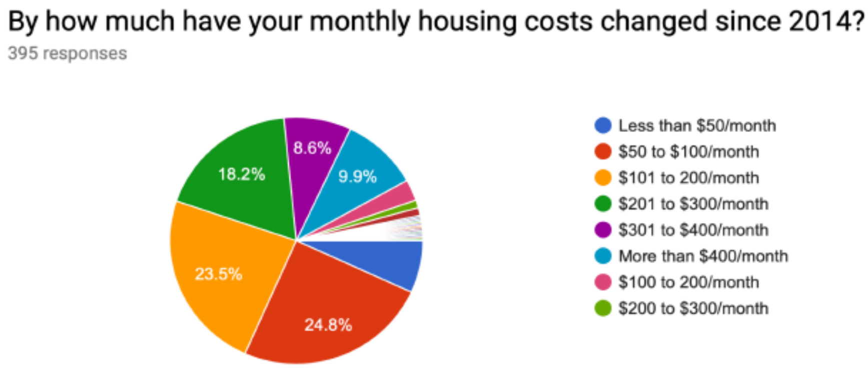


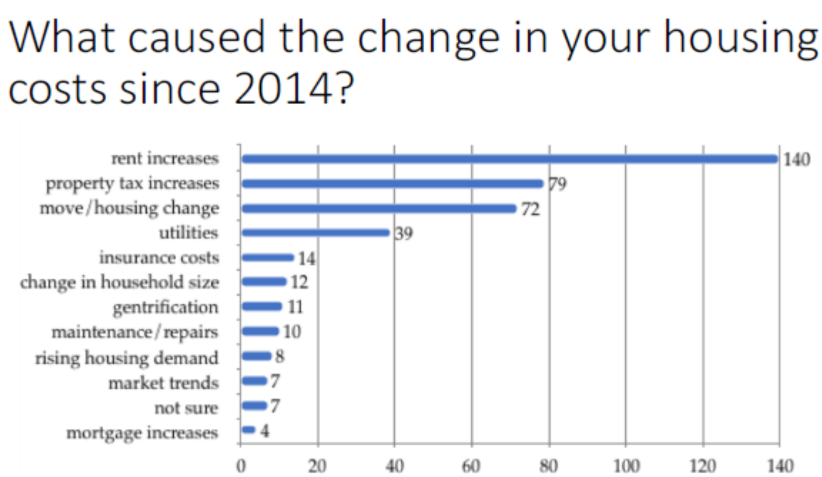
Over the past 4 to 5 years (since 2014), would you say your housing costs in the City of Ypsilanti have:

590 responses



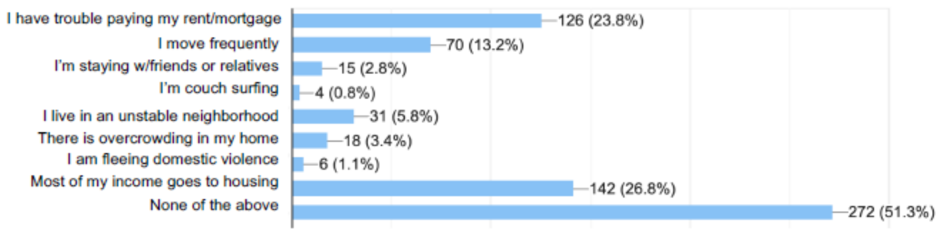
48


By how much have your monthly housing costs changed since 2014?
395 responses
8.6%
18.2%
9.9%
23.5%
24.8%
Less than $50/month
$50 to $100/month
$101 to 200/month
$201 to $300/month
$301 to $400/month
More than $400/month
$100 to 200/month
$200 to $300/month


What caused the change in your housing costs since 2014?
rent increases
property tax increases
move/housing change
utilities
insurance costs
change in household size
gentrification
maintenance/repairs
rising housing demand
market trends
not sure
mortgage increases
140
79
72
39
14
12
11
10
8
7
7
4
0
20
40
60
80
100
120
140

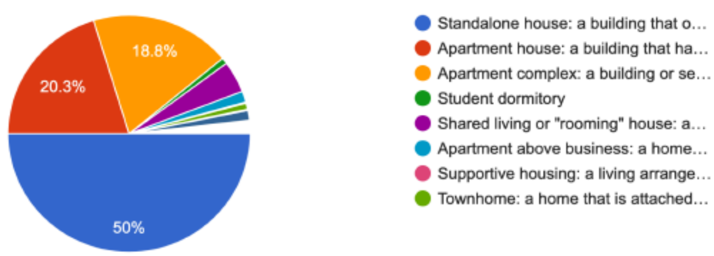
Do any of the following describe your current or most recent housing situation? (select all that apply)

530 responses



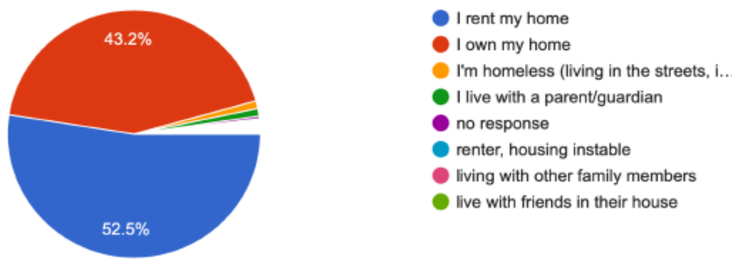
Which of the following best describes your current or most recent home in the City of Ypsilanti?

602 responses



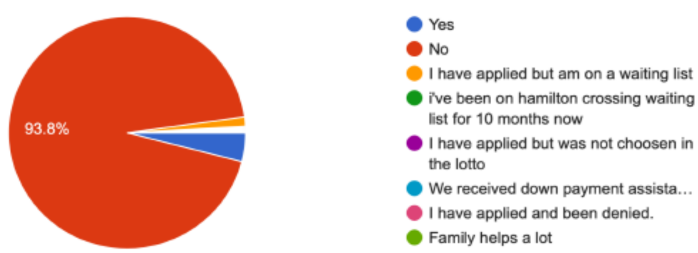
Which of the following best describes your current housing situation?

604 responses



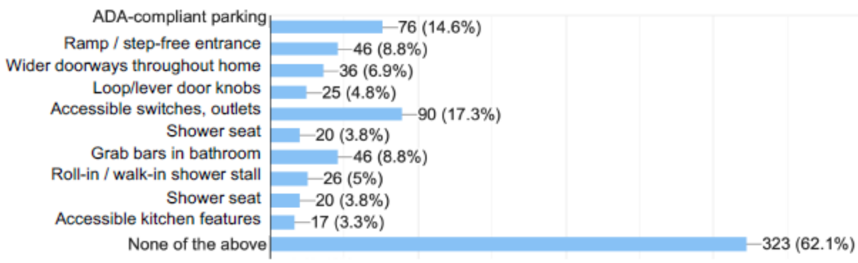
Do you currently receive housing assistance (such as housing choice vouchers or subsidized housing) through federal, state or local government?

551 responses



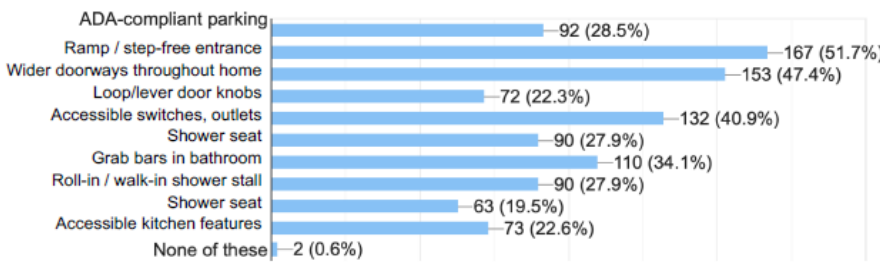
Which of the following features does your current or most recent home have to make it accessible to people with a disability?

520 responses



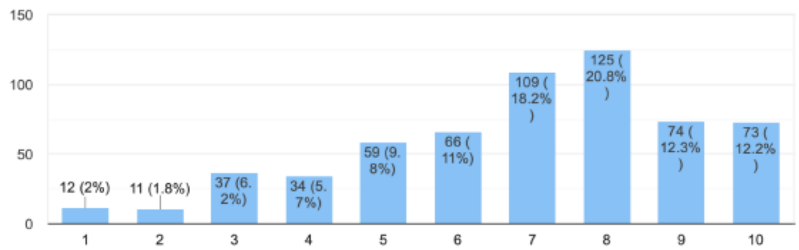
Which physical accessibility features will you take into consideration in choosing your next home (whether for y...y and friends who visit you at home)?

323 responses

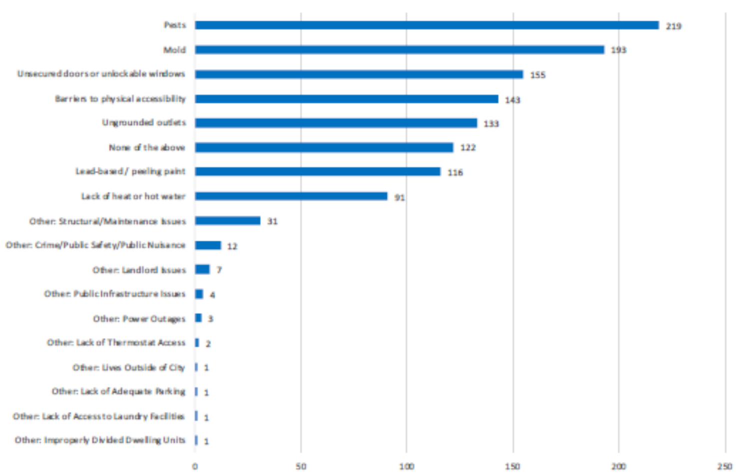


On a scale of 1 to 10, how satisfied are you with your current housing situation?

600 responses

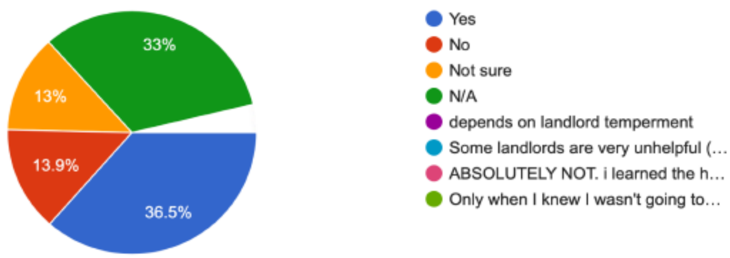


Which housing quality issues have you experienced in the City of Ypsilanti?



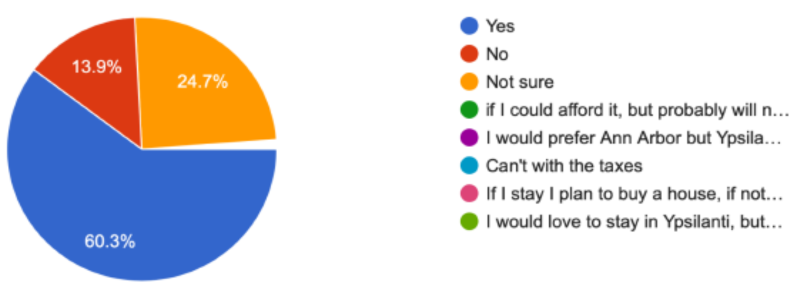
Would you feel comfortable asking your current landlord or housing provider to correct a quality-of-life issue (e.g. pests, physical access issues)?

540 responses



Would you like to live in the City of Ypsilanti 3 to 5 years from now?

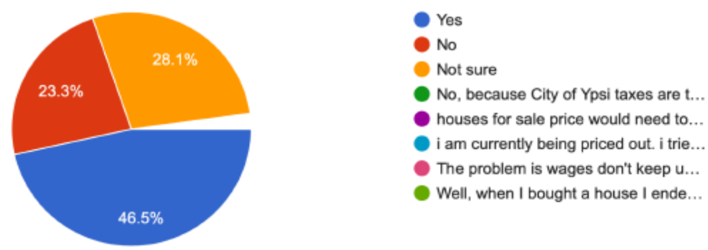
604 responses



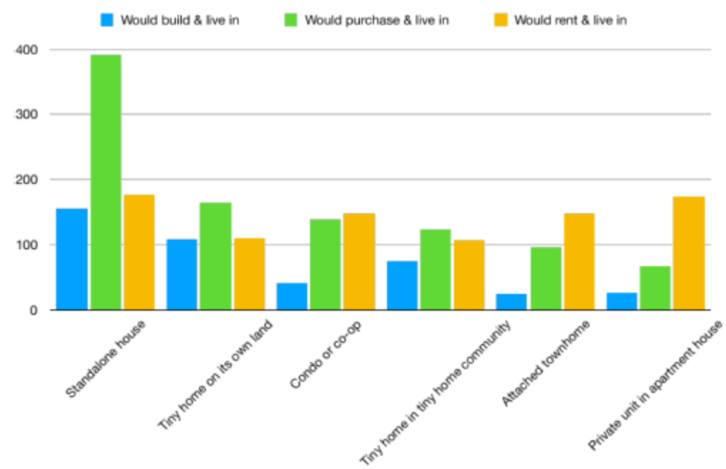
54

If the cost of housing remains as it is today, do you see yourself living in the City of Ypsilanti 3 to 5 years from now?

602 responses

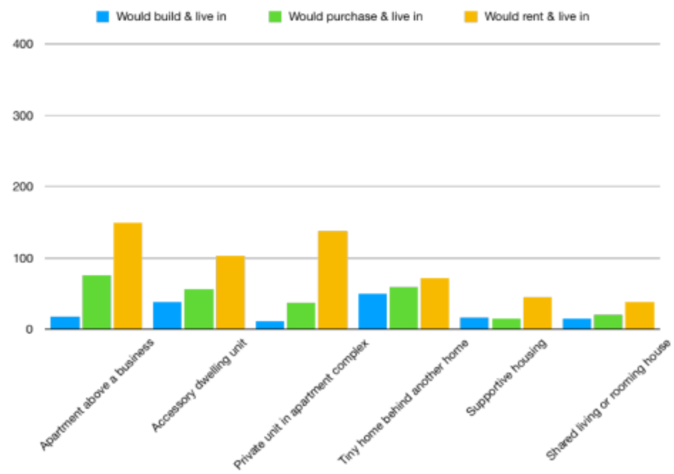


If they were available in Ypsilanti, which types of homes would you consider living in in the next 3-5 years?



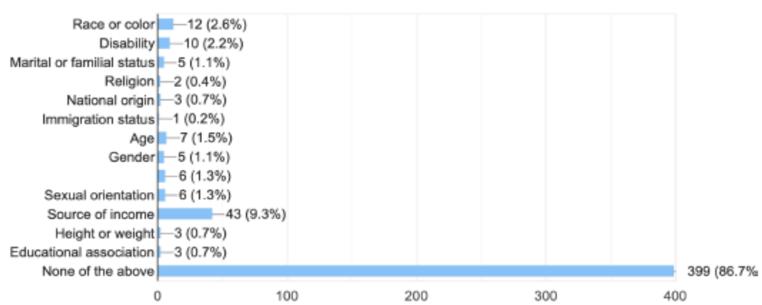
55

If they were available in Ypsilanti, which types of homes would you consider living in in the next 3-5 years?



Have you ever have been denied housing or evicted from housing due to any of the following in the City of Ypsilanti:

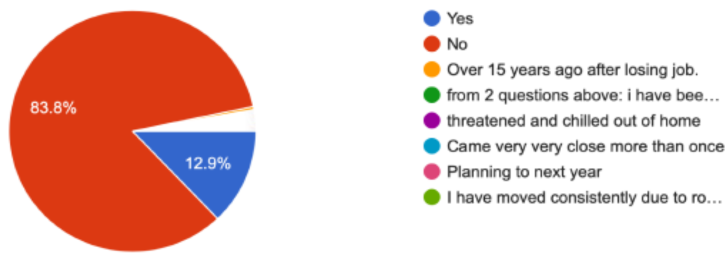
460 responses



56

Have you ever been evicted or have you ever moved to avoid eviction due to rent increases you could not afford to pay?

520 responses



57

Appendix C: Landlord Interview Questions

1, Number of units owned/managed?

2. Rent range of units by bedroom size?

3. Types of units rented (size and type – townhouse, apartment, duplex, single family home)?

4. Do any of your units have any accessibility features, such as no-step entry, wide doors, roll-in showers, grab bars or ramps? Do you have a formal process for addressing these types of requests?

5. Why change rents? How often? On a set schedule?

6. What do you take into consideration when setting rent prices? (utilities?)

7. Do you allow renters with felony convictions? Why or why not? Experience?

8. What types of units are most in demand? In what size units do you experience the greatest vacancy?

9. Do you accept housing subsidies, such as Section 8? Why or why not? Experience?

10. How many eviction filings and actual evictions do you have in a typical year? What's the primary cause?

11. What's your turnover rate? What percentages of tenants renew leases?

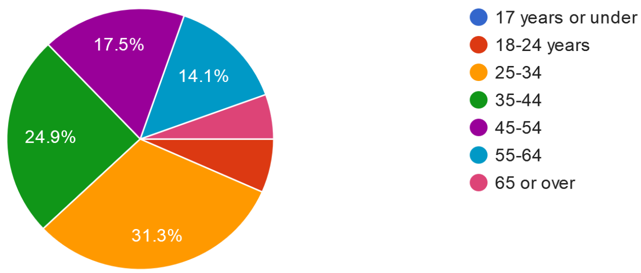
12. Do you have a formal process for addressing tenant maintenance and emergency concerns?

13. Is there anything the city could do to facilitate adding accessibility features?

Appendix D: Housing Strategies Survey Questions & Results

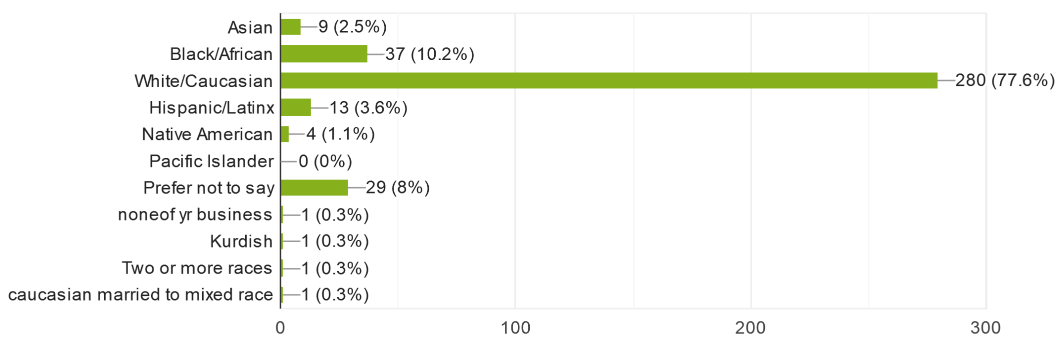
Which age group best describes you?

361 responses



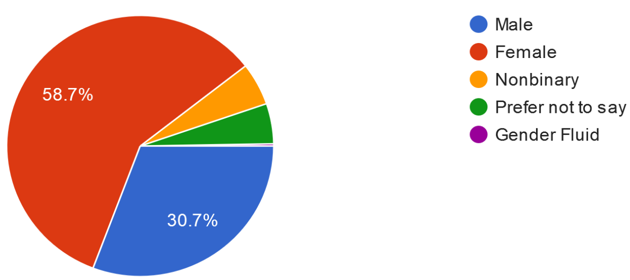
Which of the following races/ethnicities do you identify as (select all that apply)?

361 responses



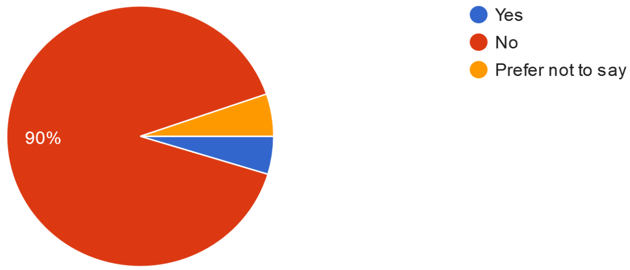
Gender:

361 responses



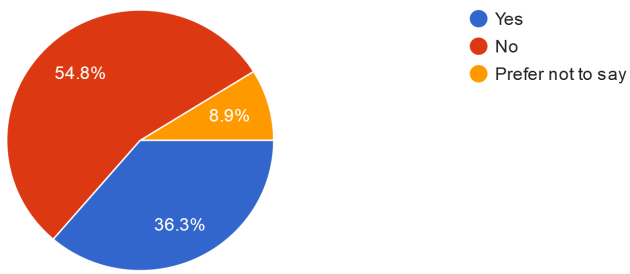
Do you identify as transgender?

361 responses



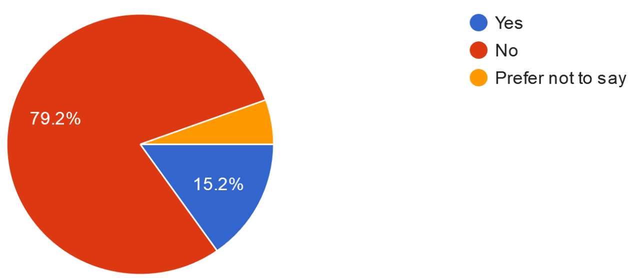
Are you or a member of your household a part of the LGBTQ (lesbian, gay, bisexual, transgender, queer) community?

361 responses

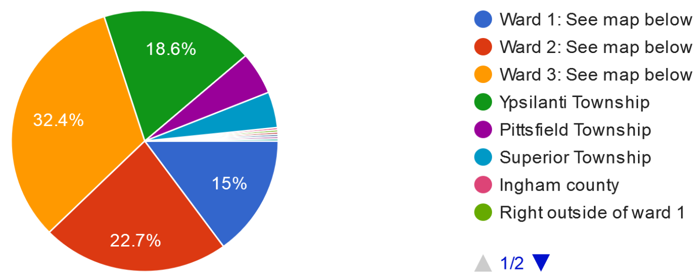


Do you identify as living with a disability?

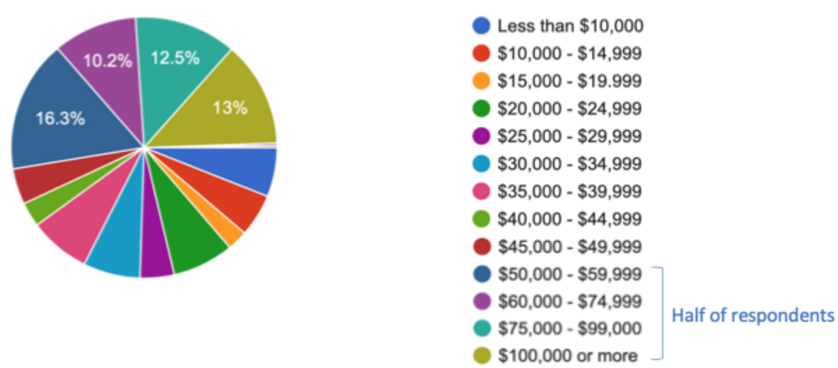
361 responses



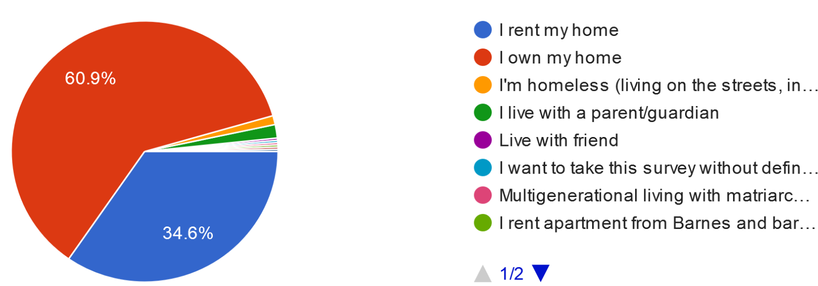
Which area of Ypsilanti do you currently reside in?
361 responses



Which of the following best describes your income in the past 12 months?
361 responses



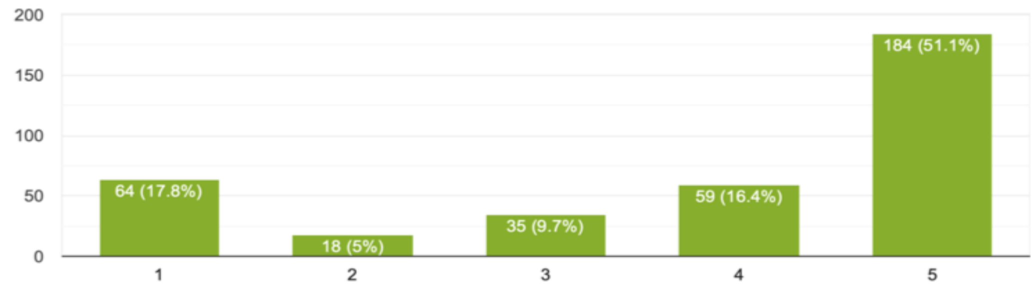
Which of the following best describes your current housing situation?
361 responses



1. Protect renters from improper eviction

proposal rating:
360 responses

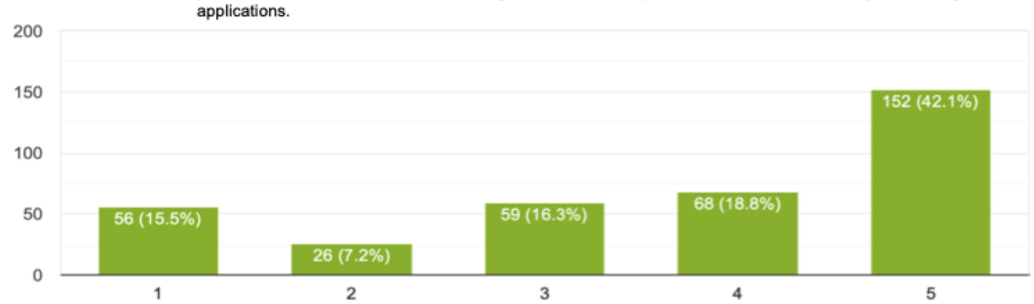
Proposal: Enact a 'Just Cause Eviction' ordinance to protect renters from eviction for an improper reason. *Just Cause Eviction statutes protect tenants from wrongful eviction. They limit a landlord's ability to evict tenants to certain reasons, such as failure to pay rent or for violation of the lease terms.*



2. Give renters with criminal records a fair chance

proposal rating:
361 responses

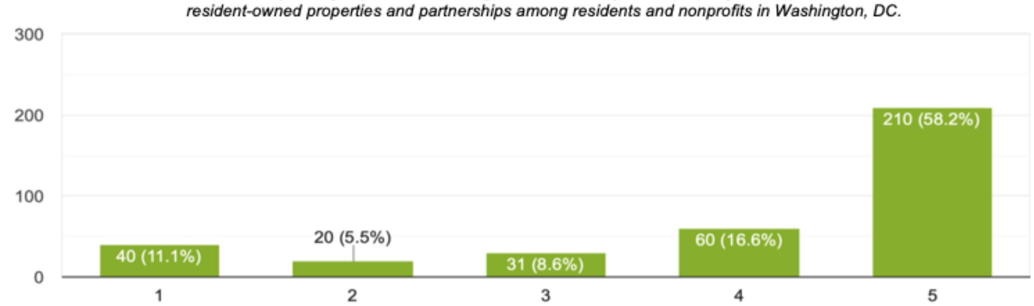
Proposal: Enact a 'Ban the Box'/'Fair Chance' ordinance to protect renters with criminal records by restricting landlords from asking about criminal history on rental applications. Detroit recently decided to Ban the Box in another category: housing. Under Detroit's new ordinance, landlords with portfolios of five or more units are no longer allowed to ask questions about criminal history on housing applications.



3. Give tenants right of first refusal

proposal rating:
361 responses

Proposal: Enact a 'Tenant Right of First Refusal' ordinance that will allow tenants to have a certain notice period and time to purchase their properties, should the owner wish to sell their units. *Tenant Right of First Refusal can set in motion a process that transfers property ownership either to residents or to another entity willing to preserve the long-term affordability of the property. It has produced a number of resident-owned properties and partnerships among residents and nonprofits in Washington, DC.*



Renters' rights: Priority ranking

1. Protect against improper eviction (52.7% of respondents)

2. Give tenants right of first refusal to purchase properties (39.6% of respondents)

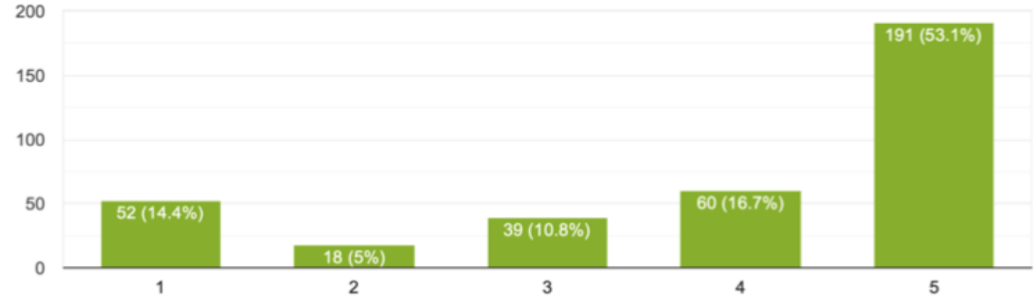
3. Give renters w/criminal records a fair chance (38.8% of respondents)

SECTION 2: SUSTAINABLE DEVELOPMENT

Build on public land

proposal rating:
360 responses

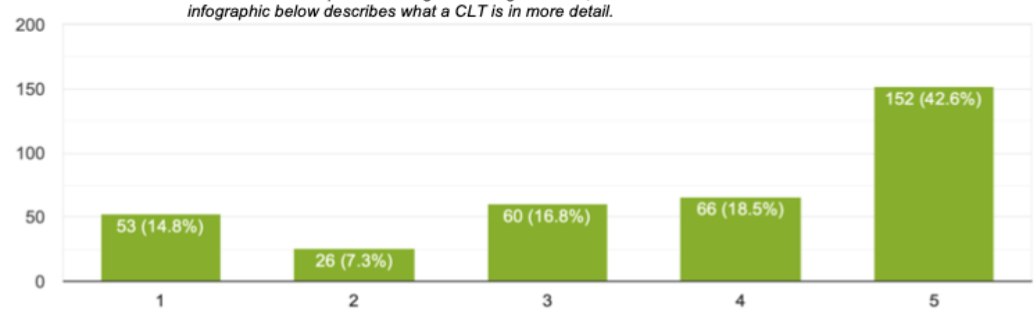
Proposal: Prioritize using public land for public good—build affordable & accessible housing on the available public lands in the City of Ypsilanti (such as Water St. and 220 N Park). *Other possible uses of public land for public good: incentivize construction of an affordable grocery store to address Ypsilanti's food desert, build a recreation center for resident youth and adults, or establish Community Land Trust (see below) on available public land.*



Establish a community land trust

proposal rating:
357 responses

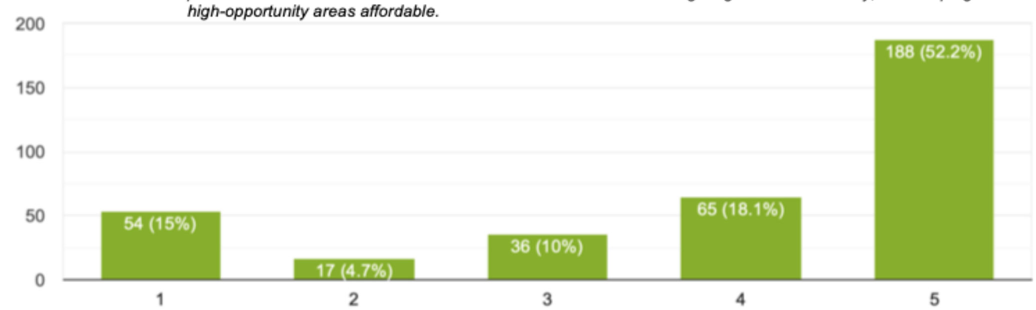
Proposal: Proposal: Establish a Community Land Trust (CLT) to promote long term housing affordability & accessibility through community control of land. *CLTs are nonprofit, community-based organizations designed to ensure community stewardship of land. CLTs combine democratic ownership of land with private ownership of the structure on the land in order to maintain long term housing affordability. CLTs can be interspersed throughout a neighborhood, and can include rental homes and businesses. The infographic below describes what a CLT is in more detail.*



Enact an inclusionary housing ordinance

Proposal: Enact an Inclusionary Housing ordinance to require private developers include a certain percentage of units at below market rate. *Inclusionary zoning requires (or incentivizes) private developers to designate a certain percentage of the units in a given project as below market rate. In D.C. and around the country, inclusionary housing is an increasingly popular way to produce affordable housing through the private market—it is one of the main tools cities have for maintaining neighborhood diversity, and keeping high-opportunity areas affordable.*

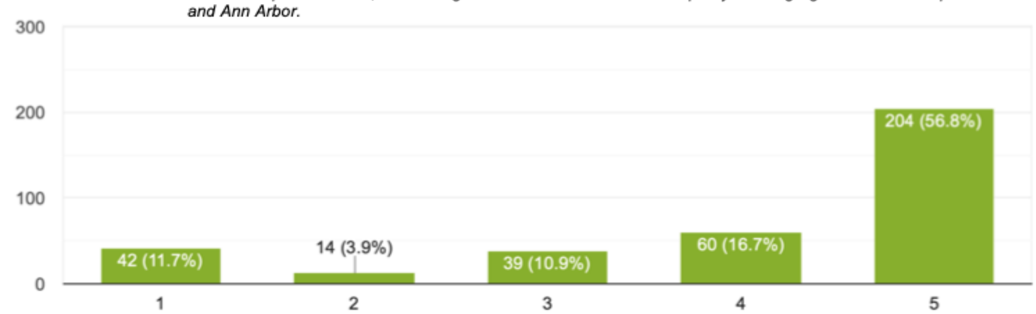
proposal rating:
360 responses



Enact an affordability & accessibility ordinance

Proposal: Enact an Affordability & Accessibility Ordinance to 1) Define the parameters for affordable & accessible housing based on Ypsilanti's Area Median Income (AMI) and 2) Require new housing developments to include a percentage of affordable and accessible units based on Ypsilanti's need. *An Affordability Ordinance would enhance a future inclusionary housing policy by setting affordability rates based on Ypsilanti's AMI, thus acting in consideration of income disparity and segregation between Ypsilanti and Ann Arbor.*

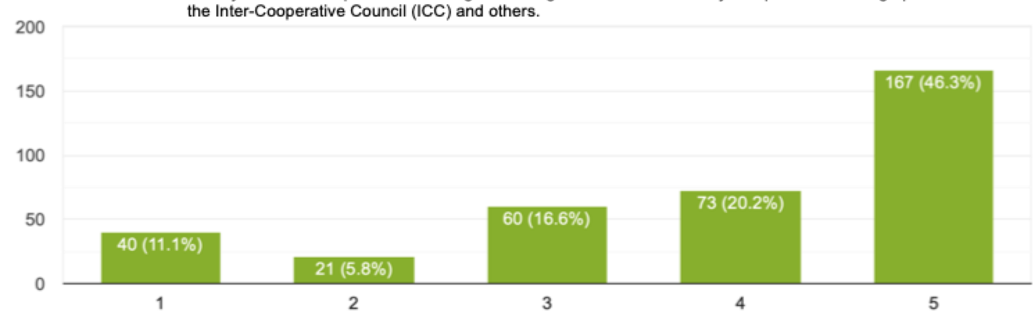
proposal rating:
359 responses



Incentivize co-op conversion

proposal rating:
361 responses

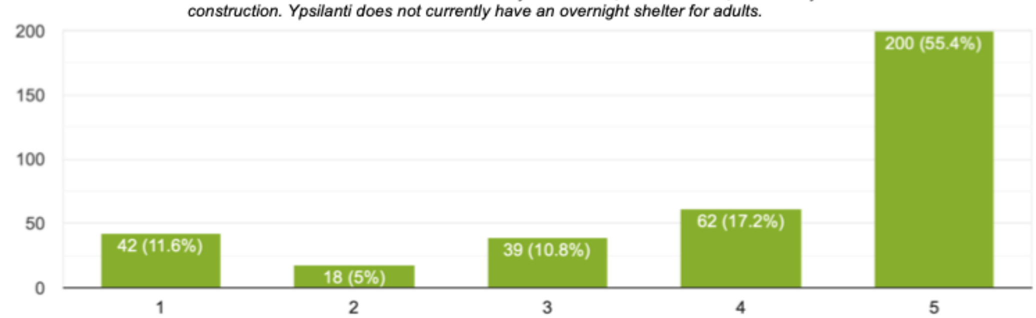
Proposal: Create a legal framework incentivizing co-operative housing conversion and assist tenants in the purchase of rental units for the purposes of creating affordable co-operative housing.
Cooperative housing is a type of home ownership—it is formed when people join on a democratic basis to own or control the housing and/or related community facilities in which they live. Co-operative housing usually includes an apartment building or buildings. Ann Arbor has many co-operative housing options via the Inter-Cooperative Council (ICC) and others.



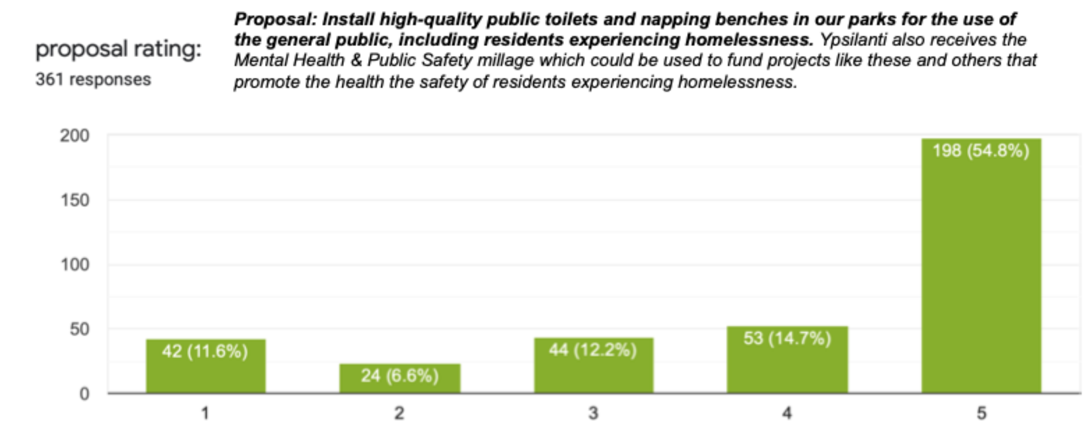
Build a homeless shelter in Ypsilanti

proposal rating:
361 responses

Proposal: Build a shelter in Ypsilanti to help meet needs of residents experiencing homelessness.
Ann Arbor's homeless shelter, The Delonis Center, has 50 resident beds this year (down from 77 beds in 2018) and is serving a significant percentage of people who identify their last address as being in Ypsilanti. At the same time, reports from Ypsilanti Community Schools and Eastern Michigan University show increased rates of student homelessness. A youth shelter, Ozone House, is currently under new construction. Ypsilanti does not currently have an overnight shelter for adults.



Install public toilets and benches in our parks

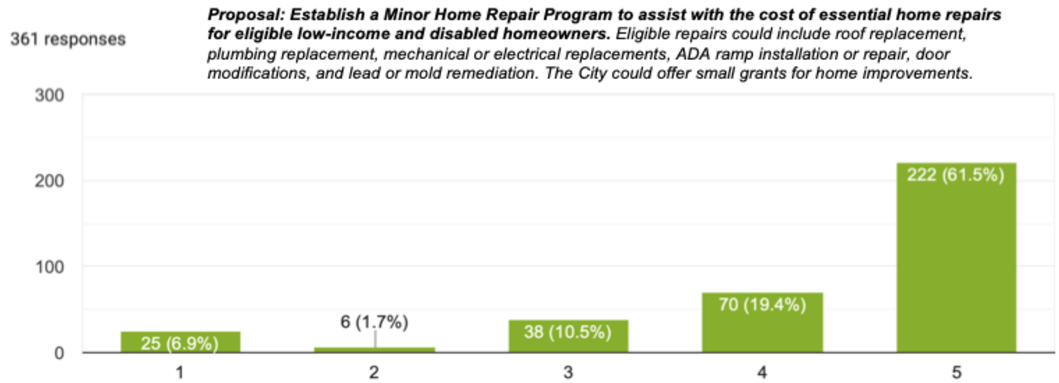


Sustainable development: Priority ranking

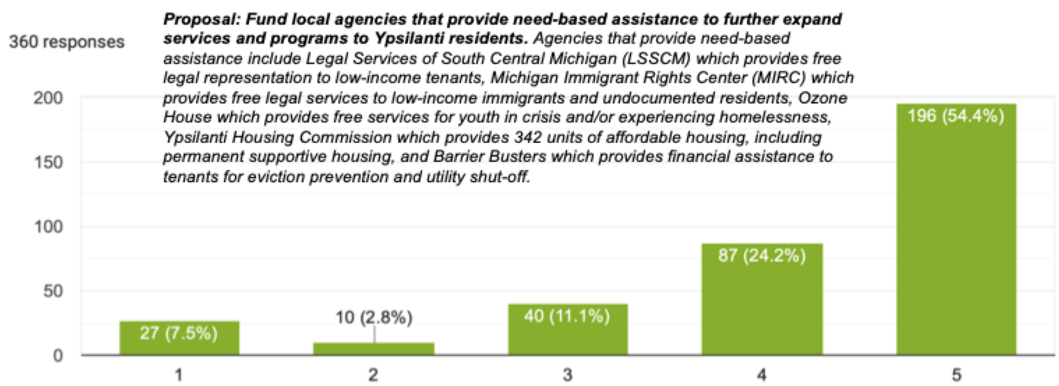
1. Enact an affordability & accessibility ordinance (44.9%)
2. Build a homeless shelter in Ypsilanti (39.9%)
3. Install public toilets and benches in our parks (35.9%)
4. Enact an inclusionary housing ordinance (32.7%)
5. Build on public land (28.9%)
6. Establish a community land trust (27.1%)
7. Incentivize co-op conversion (25.4%)

SECTION 3: NEED-BASED ASSISTANCE

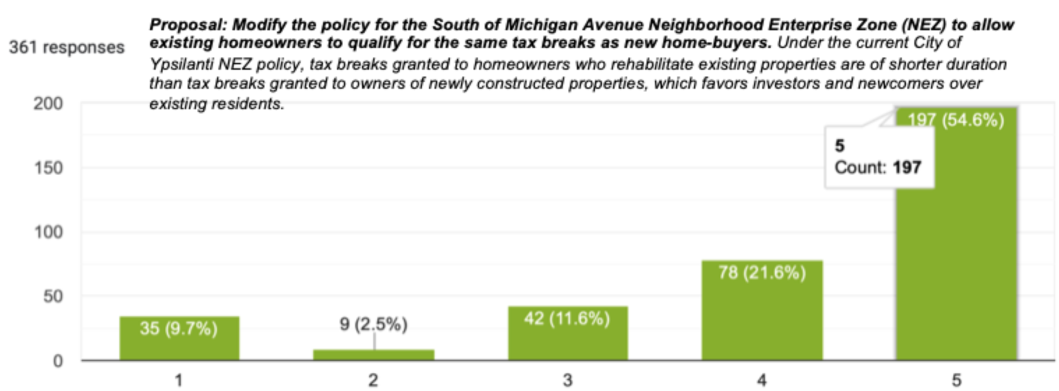
1. Establish a minor home repair program



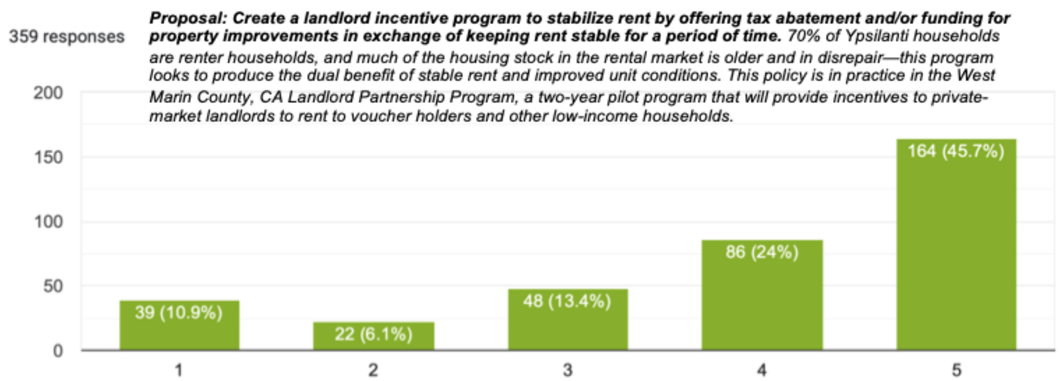
2. Fund local agencies that provide need-based assistance



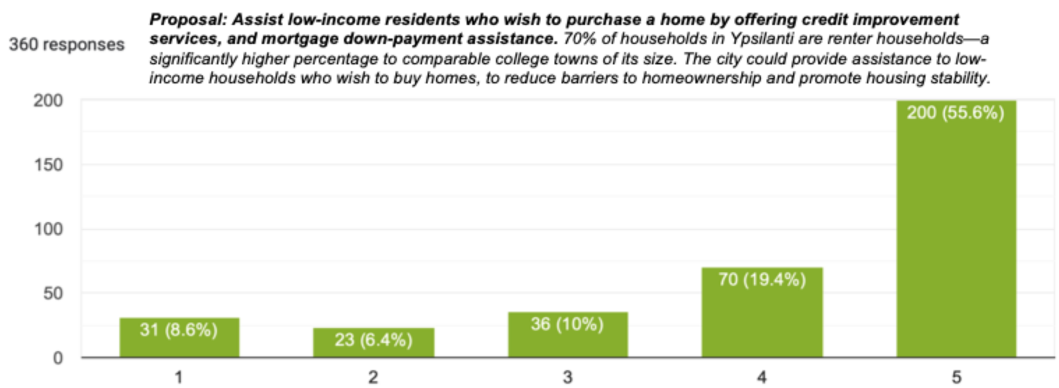
3. Allow existing homeowners living South of Michigan Avenue to quality for same incentives as new homebuyers



4. Create a landlord incentive program to stabilize rent



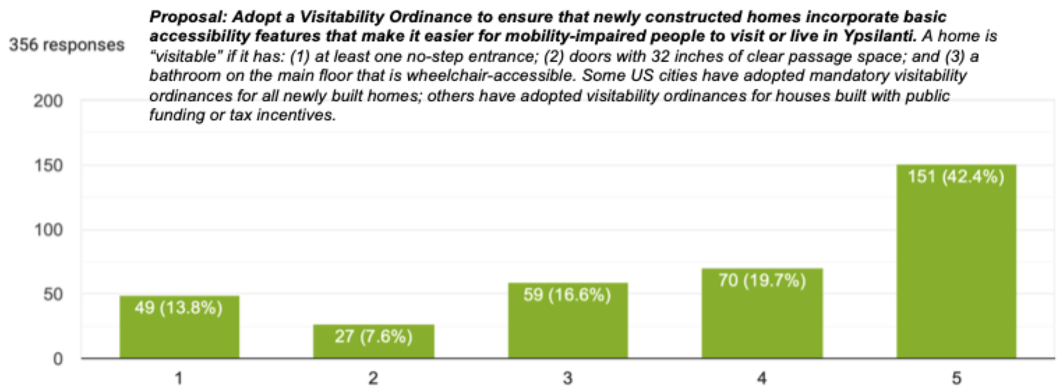
5. Assist low-income residents with home buying



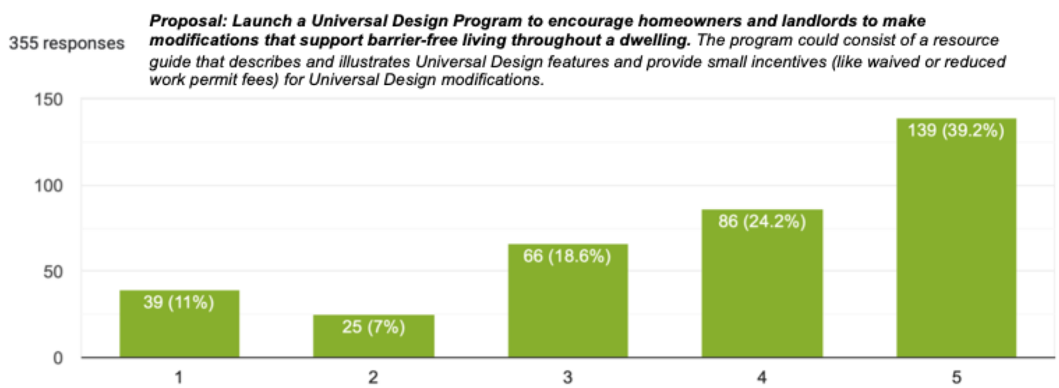
Need-based assistance: Priority ranking

1. Assist low-income residents with home buying (49.1%)
2. Establish a minor home repair program (42.4%)
3. Create a landlord incentive program to stabilize rent (40.9%)
4. Fund local agencies that provide need-based assistance (39.2%)
5. Allow existing homeowners living South of Michigan Avenue to access the same incentives as new homebuyers (32.2%)

Adopt a visitability ordinance



Launch a universal design program



Physical accessibility: Priority ranking

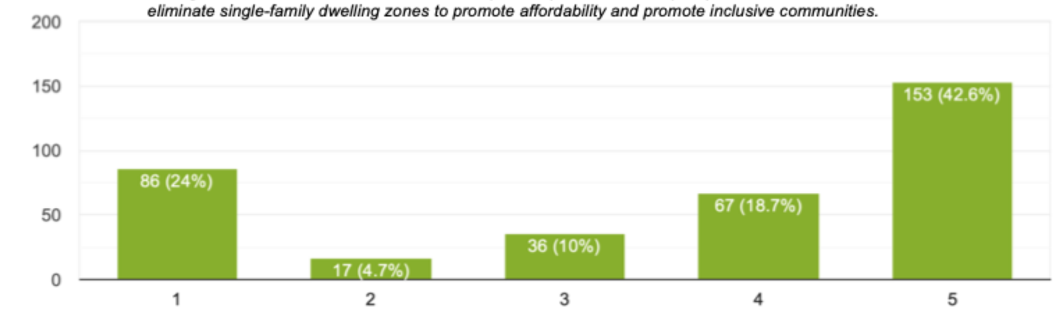
1. Launch a Universal Design program (60.4%)
2. Adopt a visitability ordinance (59.4%)

SECTION 5: ZONING

Change single-family zoning districts to allow 2- or 3-unit homes

359 responses

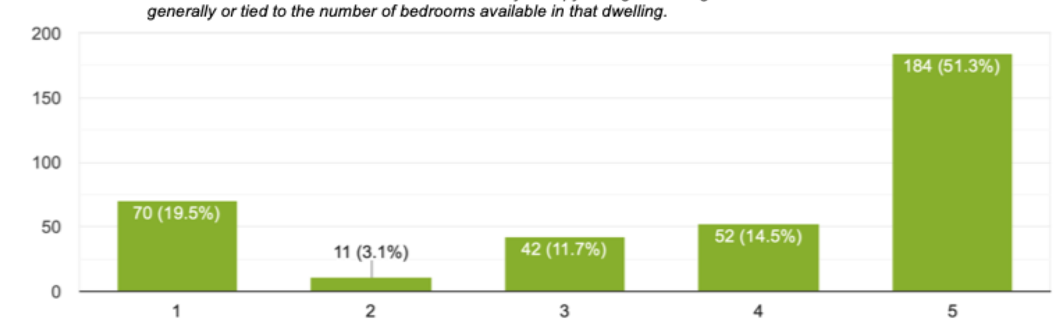
Proposal: Revise the Zoning Ordinance to allow duplexes or triplexes in the Single-Family Residential district to allow for the construction of housing that tends to be more affordable than detached single-family homes. *Restriction of multiple family dwellings has historically been a part of race or class segregation strategies in some communities. Some municipalities (such as Minneapolis) have taken action to reduce or eliminate single-family dwelling zones to promote affordability and promote inclusive communities.*



Lift limit on non-related persons living in a single dwelling

359 responses

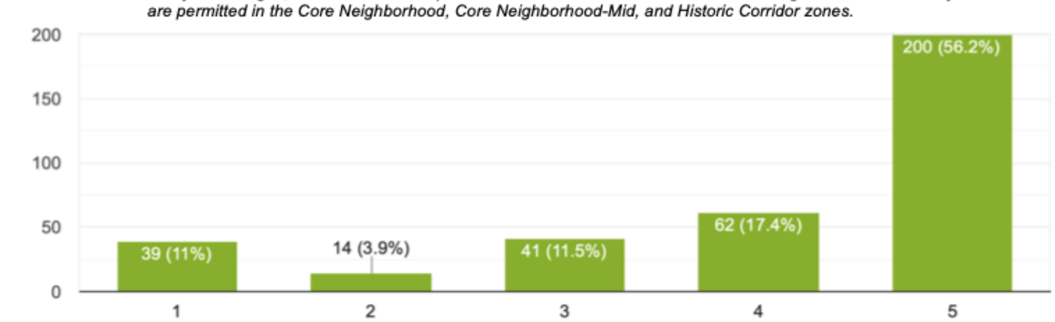
Proposal: Increase the number of unrelated individuals who may reside together in a dwelling by revising the Zoning Ordinance definition of a "family". *The City of Ypsilanti Zoning Ordinance definition of a "family" limits the number of unrelated individuals that may occupy a single dwelling to three. This limit can be increased generally or tied to the number of bedrooms available in that dwelling.*



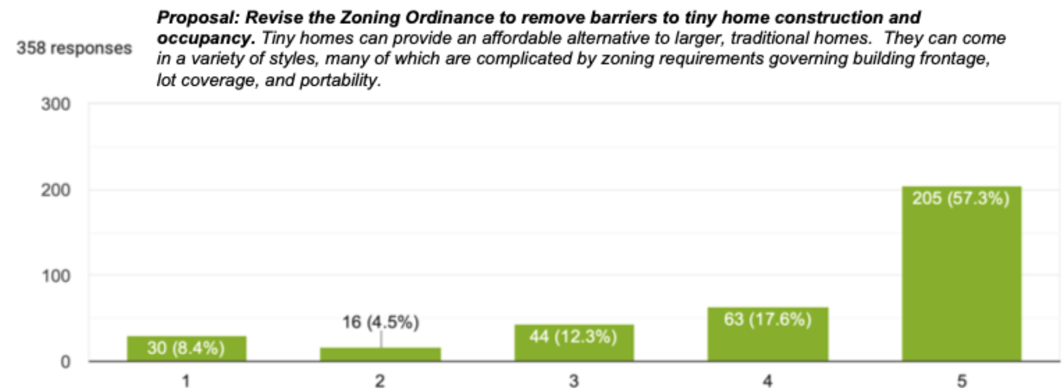
Allow accessory dwelling units throughout the City

356 responses

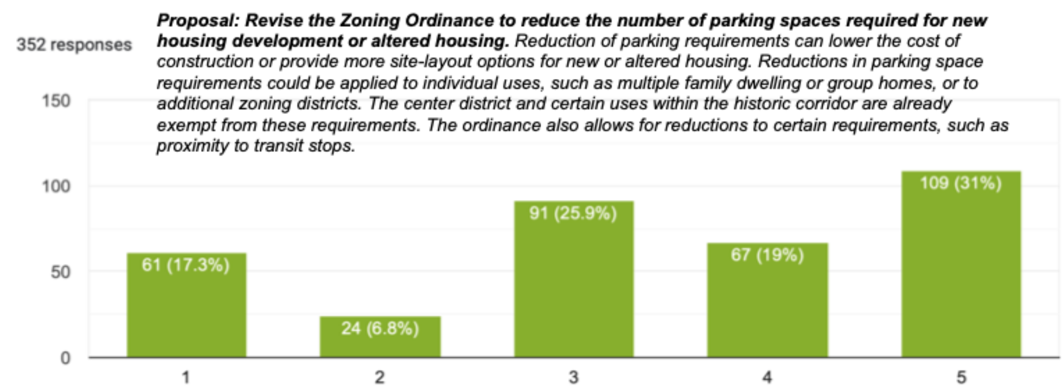
Proposal: Revise the zoning ordinance to better accommodate affordable housing in small, independent residences known as Accessory Dwelling Units (ADUs). *ADUs can take the form of detached garages, backyard cottages, or basement/attic apartments located on the same lot as an existing residence. Currently ADUs are permitted in the Core Neighborhood, Core Neighborhood-Mid, and Historic Corridor zones.*



Alter zoning ordinance to accommodate tiny homes



Change parking space requirement for new housing developments



Zoning: Priority ranking

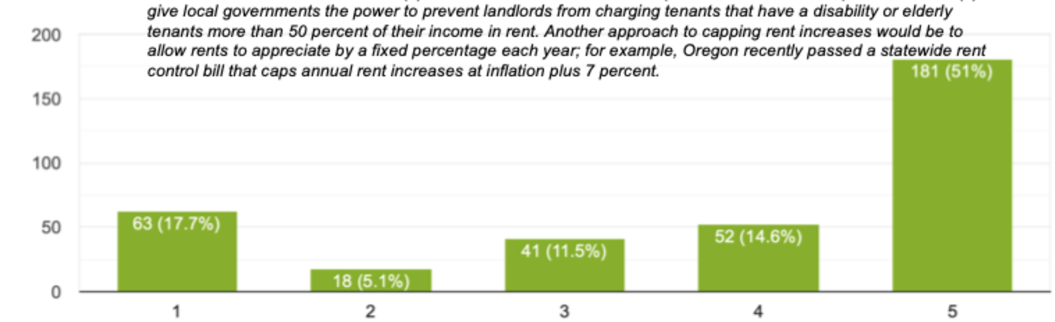
1. Alter zoning ordinance to accommodate tiny homes (52.3%)
2. Lift the limit on non-related persons living in a dwelling (44.6%)
3. Change single-family zoning districts to permit 2- or 3-unit homes (44%)
4. Allow accessory dwelling units throughout the City (39.1%)
5. Change parking space requirement for new housing developments (19%)

SECTION 6: PARTNERSHIP & ADVOCACY

Advocate for rent control legislation

355 responses

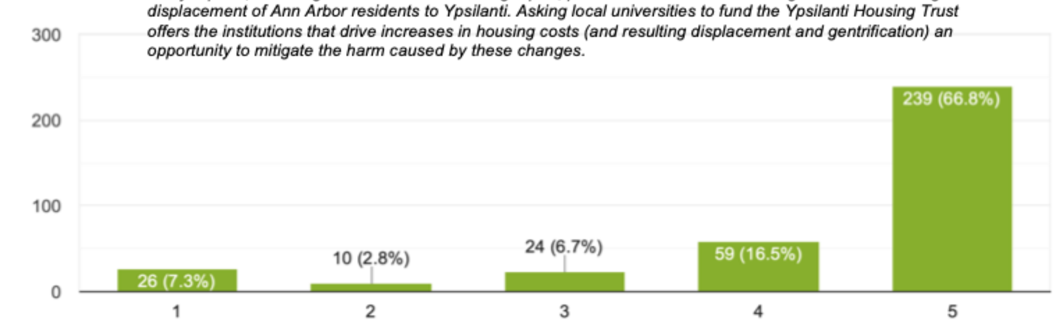
Proposal: Advocate with state lawmakers to grant municipalities the authority to cap annual rent increases. *Michigan law currently prohibits local government units from enacting or enforcing rent control policies. House Bills 4686 and 4687 would (1) revise the law to create an exception to the rent control prohibition and (2) give local governments the power to prevent landlords from charging tenants that have a disability or elderly tenants more than 50 percent of their income in rent. Another approach to capping rent increases would be to allow rents to appreciate by a fixed percentage each year; for example, Oregon recently passed a statewide rent control bill that caps annual rent increases at inflation plus 7 percent.*



Ask local universities to invest in the Ypsilanti Housing Trust

358 responses

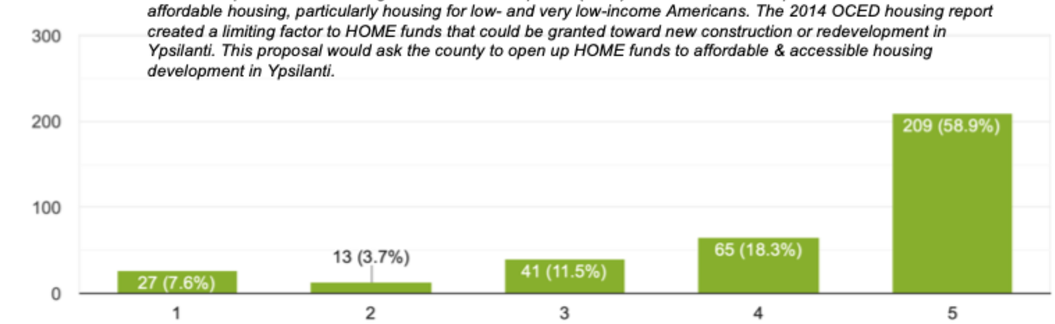
Proposal: Advocate for the University of Michigan and Eastern Michigan University to invest in the Ypsilanti Housing Trust Fund and to actively support other county-wide housing affordability measures. *Many reports, including the 2014 OCED housing report, point to Ann Arbor's increasing rental rates driving the displacement of Ann Arbor residents to Ypsilanti. Asking local universities to fund the Ypsilanti Housing Trust offers the institutions that drive increases in housing costs (and resulting displacement and gentrification) an opportunity to mitigate the harm caused by these changes.*

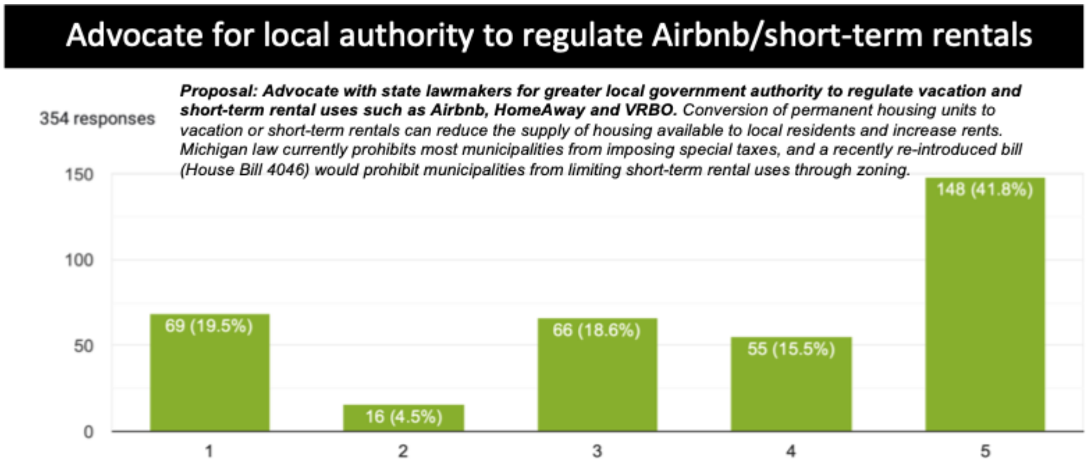


Ask OCED to fund affordable, accessible housing in Ypsilanti

355 responses

Proposal: Advocate for Ypsilanti to receive HOME funds for affordable & accessible housing development. *The HOME Investment Partnerships Program (HOME) is a type of United States federal assistance provided by the U.S. Department of Housing and Urban Development (HUD) to States in order to provide decent and affordable housing, particularly housing for low- and very low-income Americans. The 2014 OCED housing report created a limiting factor to HOME funds that could be granted toward new construction or redevelopment in Ypsilanti. This proposal would ask the county to open up HOME funds to affordable & accessible housing development in Ypsilanti.*





Partnership & Advocacy: Priority ranking

1. Ask local universities to invest in the Ypsilanti Housing Trust (54.8%)
2. Advocate for rent control legislation at State level (54.2%)
3. Ask OCED to fund affordable and accessible housing in Ypsilanti (36.7%)
4. Advocate for local authority to regulate Airbnb/short-term rentals (28.2%)

Note on representativeness of survey respondents: Homeowners, white/caucasians, women, and able-bodied people were overrepresented in the survey as compared with census data. Renters, men, Black/African Americans and non-Black people of color, and people with disabilities were underrepresented.

Select comments from survey respondents: Certain themes cropped up in the comments section of the housing survey that advocate for expansion of proposals or alternatives. Zoning, rental stock, accessibility, taxes, and subsidized housing were commented on in particular.

“Multi family zoning has huge economic benefits, and increases accessibility significantly. Progressive cities like Minneapolis have made this move. Ypsilanti could lead and do the same for our community.”

“Ypsilanti has entirely too much rental stock. We need to incentivize single-family homeownership.”

“Re: a homeless shelter in Ypsi, I am wary because other programs have been proven more effective:
1. Supportive Housing for chronically homeless (cheaper and more effective at keeping people housed and out of jail/ER than shelter, Avalon Housing does this work)

2. Dispersed Shelter/ Rapid Rehousing for families and individuals who are not chronically homeless (E.g. this is their first time experiencing homelessness due to a lost job, domestic violence, etc. No history of mental illness, addiction or other "chronically homeless" factors. A lot of homeless people, especially families, fit into this category).”

“There are actually two family shelters in Ypsilanti ran by SOS Community Services, as well as Rapid Rehousing. We know this is not enough to meet the need. The shelters only serve 1 family at a time (a total of 20 families with 70 children per year). ”

“At SOS we have noticed a great need for drop-in services like showers and laundry, which I think would be an awesome asset to Ypsi.”

“The other thing is that Meals on Wheels has launched an "Aging in place" Home Repair program recently. I would love to see the city support this venture, rather than do their own thing.”

“The senior population is ever growing. Affordable senior housing needs priority attention too.”
“I advocate for the city to include in their master plan that housing is a human right! Rent control! CLTs! Co-op Conversion! These are so important.”

“Right of first refusal and co-op conversions are excellent, but are best accompanied by a means to guarantee financing for any tenants or employees who want to purchase the property and establish a co-op. Right of first refusal is only as good as your ability to buy.”

“My strategy: Lower property taxes in City of Ypsilanti.”

“There are a *lot more* types of disabilities than just being in a wheelchair!!! The only way you’re defining accessibility is through wheelchair access, which is important, but accessibility is greater than that for sure.”