

ZONING REFORM STORIES AND STUDIES

A COMPANION TO THE ZONING REFORM TOOLKIT



American Planning Association
Michigan Chapter
Creating Great Communities for All



ACKNOWLEDGMENTS

MAP deeply thanks the planners who so generously shared their insights and experience with the state-wide planning community. You have answered each others' call.

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MAP thanks the Michigan State Housing Development Authority for providing generous, forward-looking support for zoning reform in Michigan

The Michigan Association of Planning conceived the Zoning Reform Toolkit for Housing Supply and Choice in 2021, and secured funding from the Michigan State Housing and Development Authority to create a product that would help municipalities expand housing supply through regulatory and process reform. Each of the 15 tools includes an explanation of what it is, how it is used, and how it affects housing. Our goal was to get the Toolkit into the hands of planners and other professionals to assist with regulatory and process reforms that contribute to the collective efforts to address the housing crisis in Michigan.

A collection of interrelated products to reinforce the Toolkit solutions and provide supplemental resources was created and introduced in 2022 – 2023. These resources included the following:

- Two Michigan Planner magazine issues on Housing Solutions
- A day-long Housing Summit | Spring Institute in May 2022 that introduced the Zoning Reform Toolkit and highlighted national housing experts
- A 4-part housing workshop webinar series
- Targeted promotion of Toolkit through presentations on conference agendas of partner organizations like MML, MTA, BMCC, and the Housing North Housing Summit 2022
- Participation in select MSHDA Regional Housing Partnership meetings (Washtenaw, Grand Rapids, and Grand Traverse) to amplify zoning reform as one of many solutions to expand housing supply
- Launch of the Michigan Zoning Atlas Pilot project, a Next Steps action item in the Toolkit

When we understood the opportunity to qualitatively and quantitatively support implementing the Zoning Reform Toolkit, MAP secured additional MSHDA funding for THIS project, *Zoning Reform: Stories and Studies*. It provides a link between the Zoning Reform Toolkit and the Zoning Atlas pilot, adding a qualitative dimension and spatial data to a community's understanding of its regulatory framework.



ZONING REFORM STUDIES

TOOLKIT USE SURVEY

100 communities tell us about the tools they're using

When MAP published our Zoning Reform Toolkit in 2022, our goal was to equip municipal leaders with the tools they needed to update and contemporize local zoning and development review regulations to create more, and a broader range of, housing. The Toolkit presented 15 tools to reduce regulatory restrictions and encourage the construction of a variety of housing types. The anticipated result was to ease Michigan's severe housing shortage, and help municipalities not only create new housing, but the right kind of housing to meet their unique population demographic projections.

The Toolkit survey questions were developed in spring 2023, and distributed from May to August through MAP's regular communications channels, including the magazine and email blasts, and announced at MAP events. MAP's corporate and consulting members were asked to respond on behalf of their clients.

The short survey asked about the type of community (city, village, township), how frequently the community was talking about zoning reform, and whether the Toolkit was being used to guide changes. Participants were then asked to indicate which of the 15 tools in the Toolkit their community had used, and two comment boxes provided opportunities to detail other tools used and to submit general observations.

To learn more about the relationship between tool usage and community growth, MAP conducted a population change analysis concurrently with an analysis of survey results. The 2010-2020 population change, by number and by percent, was recorded for each city, village, and township in the state. These numbers were combined with information about which communities responded to the survey, and used in the following review.

SURVEY PARTICIPANTS

MAP heard from 111 unique, identifiable communities who participated fully in the survey. A substantial proportion of communities had more than one representative weigh in, and a few groups of communities were represented together by a single entity. We also received a few entries that identified the community type, but not the name. Overall, responses represented 50 cities, 7 villages, 58 townships, and 4 counties.

The average 2020 population among participating cities and townships was about 22,997, while the median was much smaller at 8,772. Over three-quarters of respondents (78%) were from communities that were growing between 2010 and 2020. The average number of new residents arriving in the growing communities that decade was 1,430 new residents, and the average growing community saw a 5.7% population increase. The median number of new residents in the growing communities was 599 residents; the median population increase was 4.6%. We heard from 11 of the top 23 communities in the state that grew by 4000 or more residents, but only 1 of the 33 communities that increased its population by 20% or more responded to the survey. This suggests that new growth is happening in new places, and indicates a real opportunity to expand the reach of the Toolkit.

We also heard from communities which lost population between 2010 and 2020, averaging a loss of 1,011 residents and a much smaller median loss of 253 residents. Populations in these communities shrank by an average of 3.2% and a median value of 2.8%.

These figures exclude the City of Detroit, which occupies a unique place in Michigan as its largest city by an order of magnitude at 639,111 residents. Between 2010 and 2020, 74,666 people (10.5%) became former Detroiters.

OVERALL TOOL USAGE

The survey was built around one simple question: Which of the tools have you used to increase housing choice and supply in your community?

Overall, the average number of tools used by each community was 4.6. Some used as many as 11, while a couple reported having used none.

The chart clearly shows two favorite tools, the only ones to be used by more than half of respondents. Both are variations on a theme: text amendments permitting new residential uses in existing districts. This took place most often in commercial districts (64%), offering new possibilities for synergies between these two use types. But a majority of communities also reported making changes in their residential districts (55%), chipping away at the detached-dwelling monoculture. Overall, the Zone District tools were the most used. A complementary form-centered tool was also in the top tier (40%): permitting missing middle housing and accessory dwelling units.

The next most popular tool was process-based: expanding administrative review (43%). Interestingly, the complementary tool to this one—eliminating or reducing elected body approval—received much less interest at just 24%. This is an area for further consideration, since the purpose of the appointed Planning Commission is to offer some insulation from immediate political pressures to support strategies intended to develop over the longer term. There is no state statutorily required role for elected bodies in a development approval that does not require a rezoning.

Police power ordinances to regulate some nuisances that had been formerly addressed through zoning (e.g., parking and noise) were employed by 38% of respondents. This process approach demonstrates a way to take pressure off of housing-specific regulations by using

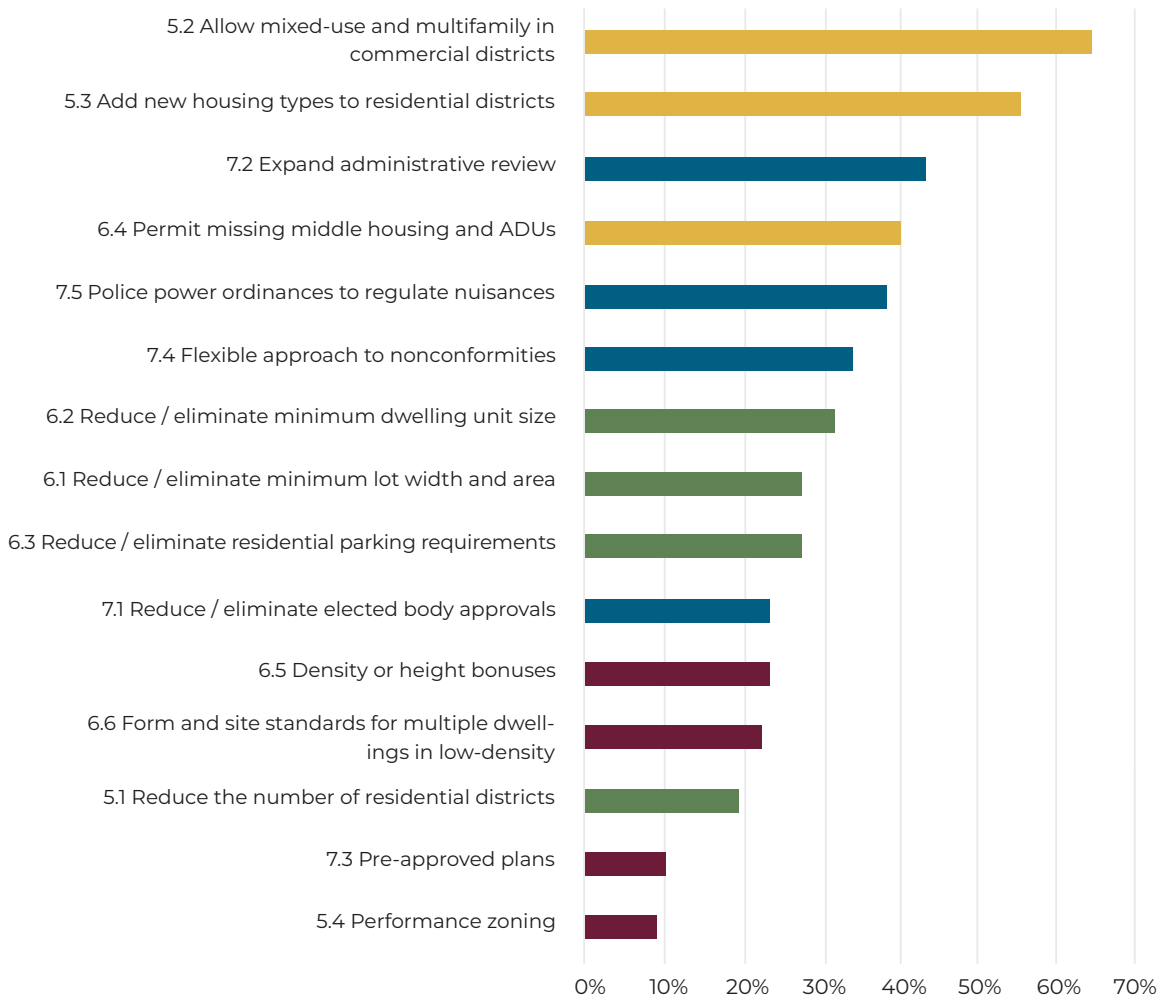
more direct methods to achieve conditions by which we can live comfortably near each other. A more flexible approach to nonconformities was used by 34%, another non-housing-specific process that creates overall regulatory relief.

The suite of form-based tools aimed at allowing smaller (and thus more affordable), denser (thus supporting more commerce and amenities), and potentially car-optional residential choices received surprisingly consistent support. Reducing or eliminating minimum dwelling unit size with the result of deferring to the statewide building code was the most popular at 32%. Reducing or eliminating residential parking requirements was

used by 27%. Twenty-eight percent said they had reduced or eliminated minimum lot width and area, which offered an interesting contrast to the much smaller number (18%) who said they had reduced the number of residential districts. Since the difference between one residential district and another is often simply the minimum required lot size (from which the differing setbacks are derived), there may be further opportunities to use these two tools together.

The least-used tools were generally those with high capacity costs. Density or height bonuses (23%) require developer negotiation and are only effective in markets with sufficient housing demand to incentivize the bonus.

CHART: TOOL USAGE BY COMMUNITIES SURVEYED



Form and site standards for multi-dwelling structures in low-density areas (23%) are more sophisticated to develop than use-based regulations, and only apply if such structures are allowed in those areas anyway—which they generally are not. Pre-approved plans (10%) require a significant local investment to ensure that they are appropriate to the existing development opportunities. Performance zoning (9%) is a rarely-used tool in general, perhaps because enforcement of noise, odor, glare, and other factors that it controls is enormously difficult once a use is established. Interestingly, however, the following analysis of Tool Usage by Community Characteristics finds that each of these least-used strategies has a niche.

TOOL USAGE BY COMMUNITY CHARACTERISTICS

As noted in the Zoning Reform Toolkit, not every tool is a perfect match for every community’s situation. Responses were grouped by three dimensions for analysis:

- **Change in population:** “growing” communities with a positive population change (78% of all respondents), and “revitalizing” communities with a negative population change (22% of respondents)
- **Community size:** “larger” communities above the median population of 8,772, and “smaller” communities below that population

One somewhat surprising finding was the very slight difference in the number of tools used among any of the groups analyzed. Townships used the fewest, averaging 4.04, and cities used the most, averaging 5.04, and values for all other groups fell between those two.

TABLE: TOP TOOLS USED, BY COMMUNITY CHARACTERISTICS

COMMUNITY TYPE	POPULATION CHANGE	
	Growth	Revitalization
COMMUNITY SIZE	Larger	FORM AND CONTEXT - Reduce/ eliminate residential parking requirements ZONE DISTRICT - Allow mixed use and multifamily in commercial districts
	Smaller	ZONE DISTRICT - Performance zoning PROCESS - Pre-approved plans PROCESS - Police power ordinances to regulate nuisance
	Cities and villages	ZONE DISTRICT - Allow mixed use and multifamily in commercial districts FORM AND CONTEXT - Permit missing middle housing and ADUs
	Townships	PROCESS - Pre-approved plans PROCESS - Police power ordinances to regulate nuisance ZONE DISTRICT - Performance zoning

USE OF THE ZONING REFORM TOOLKIT

Communities were asked whether they are talking about zoning reform for housing frequently, occasionally, or not at all. They were also asked whether they used the Toolkit to guide or inspire change, with an option to report that they were not familiar with it. The largest group of respondents (64) were familiar with the toolkit but hadn't specifically used it to guide change in their communities, sometimes specifying that their changes predated it. The second largest group (47) did use the toolkit to guide or inspire change, and the smallest number (35) were not familiar with it.

As expected—and hoped for!—familiarity with the tools and use of the toolkit increased the number of reforms implemented, especially where reform is most needed. The communities which reported “occasionally” talking about zoning reform for housing used 4.13 tools on their own; 4.63 tools if they were familiar with the toolkit, and 4.70 tools if they used the toolkit. Among those for whom the need is most urgent, those talking “frequently” about zoning reform for housing, the value of the toolkit was even clearer: 3.70 tools were used on their own, compared to 5.31 tools among those familiar with the toolkit and 6.11 tools among those who used it.

OTHER TOOLS USED BY RESPONDENTS

The survey asked specifically about the 15 tools listed in the Toolkit. We also provided an open comment box to answer the question, “What other tools has your community used to increase housing supply and choice?” Responses included new zoning tools, as well as other strategies

DISTRICT

- Allow second primary residence on double lots
- Co-locating neighborhood commercial with residential

FORM

- Change lot size requirement that is based on the number of units
- Form based code
- Increase maximum lot coverage for small lots
- Remove density limits
- Remove height limits
- Tiny homes ordinance
- Remove expense-adding requirements (e.g., brick on all four sides, irrigation, and sod)
- On the other hand, concern about relaxing standards in the interest of increased supply, potentially compromising design and quality for the sake of expedience and “addressing a 5-8 year problem by creating a long-term problem”

PROCESS

- Community benefits agreement
- Negotiate with developers
- Planned Unit Development / Planned Developments
- Pattern Book Homes

PLANNING

- Rely on master plan policies for diversity and affordability of housing supply
- Housing Action Plan
- Use images to show future change

LAND

- Acquisitions from Land Bank for housing development
- Residential development on public-ly-owned property
- Sewer infrastructure

FUNDING

- Brownfield incentives
- Community Development Block Grant funding
- Neighborhood Enterprise Zone
- Payment in Lieu of Taxes (PILOT) agreements for affordable rentals

ENFORCEMENT

- Enhanced code enforcement: over time this will help increase housing supply by reducing our community's antipathy and aversion to higher densities and the creation of new rental housing
- Minimizing / monitoring short term rentals
- Rental registry and inspection

Partnerships

- Work with local housing nonprofits
- Local public housing authority

ANYTHING ELSE ABOUT THESE TOOLS, OTHER TOOLS, OR HOUSING SUPPLY AND ACCESS?

A final comment box offered participants a chance to add new dimensions to the conversation by asking, "Is there anything you'd like to share about these tools, other tools you use, or increasing housing supply and access?"

General comments included appreciation for learning about acceptable practices in other communities, and a wish to be more creative with housing types and zoning overall. One respondent noted that data indicators are lagging, acknowledging that this may be an unavoidable feature yet still presents challenges.

LOCATION AND COMPATIBILITY

- Concern about the seeming conflict between this push for more housing, and long-term advocacy for farmland preservation and reduced impervious surfaces
- Making use of aging suburban corridors for housing, which have existing infrastructure, attainable land values, and relative lack of objection from neighbors
- Query about redevelopment incentives that are appropriate for townships, rather than cities.
- Emphasizing the regional economic context (growth, transition, revitalization) in addition to the community's status.
- Two comments praised the tools in general but said they would be viewed as "too urban" or otherwise incompatible with their particular community.

PROBLEMS OTHER THAN ZONING

- Housing restoration and rehab, regional cooperation, transit, and especially wealth and wages are equally integral to housing access
- Report from developers that concerns about profitability and the cost/availability of materials and labor outweigh zoning concerns

“NO,” AND “NO AGAIN”

- Buy-in is an obstacle to implementation
- Significant community pushback to increased density
- Two communities told the same story about “impossible” approvals for multi-dwelling developments as protesting neighbors are supported by elected officials, despite multiple educational efforts; in one report, applicants are simply directed to the courts. A third commenter pointed to statewide public hearing requirements, agreeing that their legislators generally align with the opposition
- Developer-led public forums held after the Planning Commission’s conceptual review, but before submittal of the preliminary site plan, have reduced opposition, increased public participation, and offered an opportunity for the local unit of government to communicate about housing demand and controlling sprawl
- Two communities reported implementing, and then repealing, standards permitting greater density. One

community cited overcrowding and parking problems. The other pointed to “community questions” about density and character.

THE HOUSING WE ALREADY HAVE

There were two comment threads that are part of the same discussion about the availability of housing units for regular occupancy: short-term rentals (STRs), and existing vacancies.

Two commenters mentioned STRs. One community reported prohibiting the use of accessory dwelling units as a STR, and another suggested that a deeper look is needed into impact of STRs on neighborhood character, local economy, and long-term demographic impacts. STRs remove viable units from the market, and in some communities, this contributes to the housing shortage.

Three commenters also mentioned existing vacant houses. Two stated that there is now a large quantity of affordable housing in the state, and one referred to excess housing in numerous communities. Each expressed disagreement, even disappointment, with the

TABLE: VACANCY STATUS OF RESIDENTIAL STRUCTURES IN MICHIGAN, 2010-2022	2010		2022		2010-2022	
	Estimate	% of Vacant	Estimate	% of Vacant	Estimate	% of Vacant
Total Structures	4,531,231	-	4,605,363	-	74,132	2%
Percent Occupied	84%	-	89%	-	-	-
Vacant Structures	724,610		515,569		(209,041)	-29%
For rent	111,891	15.4%	56,496	11.0%	(55,395)	-50%
Rented, not occupied	16,842	2.3%	11,811	2.3%	(5,031)	-30%
For sale only	71,061	9.8%	25,138	4.9%	(45,923)	-65%
Sold, not occupied	30,672	4.2%	24,016	4.7%	(6,656)	-22%
Seasonal, recreational, occasional use	278,351	38.4%	233,617	45.3%	(44,734)	-16%
For migrant workers	1,331	0.2%	1,117	0.2%	(214)	-16%
Other vacant	214,462	29.6%	163,374	31.7%	(51,088)	-24%

Source: American Community Survey 1-year estimates, tables S25001, B25004

characterization of Michigan's current housing situation as a "shortage." To investigate these concerns, MAP reviewed the vacancy status of housing units in Michigan from 2010 to 2022.

The table on the previous page shows that Michigan had a net gain of 74,132 housing units between 2010 and 2022 (2% increase). In addition to this rise in housing units, the percentage of housing units which are occupied also climbed from 84% of the total to 89% of the total. Between these two metrics, the number of occupied housing units rose by 283,173 during that time period—a 7% increase in all occupied housing units. Over the same time, the number of vacant housing units dropped from 724,610 in 2010 to 515,569 in 2022—a 29% decrease.

The two largest categories of vacancy in 2022 Michigan are "for seasonal, recreational, or occasional use" (233,617 units, 45% of all vacant units) and "other vacant" (163,374 units, 32% of all vacant units). Both of these numbers are decreases from 2010 (278,351 seasonal etc. and 214,462 other vacant), likely stemming from two trends: increasing occupancy of seasonal homes, and continued demolition and removal of foreclosed and abandoned homes. Overall, these two categories made up 77% of vacant units in 2022, and they had 95,822 fewer units in them in 2022 than in 2010.

For rent and for sale

The four "rent and sale" categories make up just 23% of vacant units in 2022, yet these categories lost the largest number of units in total since 2010: 113,005. The number of units "for rent" dropped 50% since 2010 (111,891 to 56,496), and the number of units "for sale" dropped even further at 65% (71,061 to 25,138). This illustrates the "low inventory" that is driving up prices.

Seasonal homes and short-term rentals (STRs)

Michigan has a history and tradition of seasonal second homes that long predates the rise of short-term rentals through apps such as AirBnB, which was founded in 2008. About 5% of all housing units in Michigan—about a quarter of a million structures—are for seasonal or recreational use. This is almost 45,000 fewer structures that were for seasonal or recreational use in 2010, when this category made up 6% of all housing units in the state. So this category has contracted along with all of the other vacancy categories, albeit more slowly.

The American Community Survey data thus shows little impact on seasonal homes during the period that STRs have become an established figure in Michigan communities. However, it's unclear whether all, or even most, STRs are counted in this category by the ACS. Because STRs are in a gray area between owner-occupancy and rental homes, a conversion from either of those statuses into a short-term rental is not required to be reported, and the property owner would likely consider the status to be the same: if a second home is rented out occasionally, it would still be a second home; and if a rental property is rented out for days rather than months, it would still be a rental.

Existing vacancies

It is perhaps a surprising finding that the "other vacancy" category is almost as large as the second-home category (3.5% of all housing units), and nearly half again as large as all units for sale or rent combined. "Other vacant" structures have firm barriers to market entry. Some are excluded from the market by legal

constraints, including foreclosure. Some are a matter of owner preference, and owners who don't wish to rent or sell can't be compelled to do so.

It is often impossible to tell the difference between a home that is for sale or rent, and one that is "other vacant," and this may contribute to an impression that more homes are available than there actually are. Still, this category has also declined by a quarter since 2010, suggesting that it is not immune to market pressure. Other structures are abandoned or in need of repair, requiring funds and expertise that put them out of reach of the average buyer.

TABLE: REASONS FOR "OTHER VACANT" STATUS OF RESIDENTIAL STRUCTURES IN MICHIGAN, 2022

Total:	163,374
Foreclosure	3,454
Personal/Family reasons	29,048
Legal proceedings	2,756
Preparing to rent/sell	9,853
Held for storage of furniture	4,488
Needs repairs	30,356
Currently being repaired	30,125
Specific use housing	796
Extended absence	12,644
Abandoned/Condemned	18,034
Other	21,820

CONCLUSIONS

- The average respondent was a community of 10,000-20,000 people
- The respondent communities which are growing added around 1,000 residents between 2010 and 2020
- About half of the top growing communities by number participated in the survey, but only one community that had the largest increase by percentage responded
- The average number of tools used per community was 4.6.
- Tool implementation increased among communities talking “frequently” or “occasionally” about zoning reform for housing, and among those who were familiar with and used the toolkit.
- Communities which are talking frequently about zoning reform for housing and which used the toolkit to guide or inspire change had the highest implementation at 6.1 tools per community.
- The two most-used tools were allowing mixed use and multifamily in commercial districts, and adding new housing types to residential districts
- Respondents reported using a wide variety of other tools to improve housing supply and choice, representing the established categories (districts, form/context, process) as well as planning, land management, funding, enforcement, and partnerships
- Several respondents reported pushback against zoning reform for housing from segments of residents, who were subsequently supported by elected officials in defeating, or even repealing, zoning changes
- The largest category of vacant housing is for “seasonal, recreational, or occasional use,” representing about 5% of all housing units in Michigan, a housing stock that is traditional to Michigan and predates the rise of short-term rental apps. Vacancy data as currently reported does not address STRs, preventing a robust investigation into their effects on housing availability.
- The next largest category of vacancies is “other vacant,” comprised of units that are not in the market due to circumstances of the structure, owner, or community.

ZONING REFORM STUDIES

THEMES BY QUESTION

What do we hear when we listen across stories?

As the community stories were reviewed and transcribed, MAP conducted a qualitative analysis of the pool of responses. Phrases containing information about each of the questions were pasted into a spreadsheet and grouped into categories. The categories were developed and assigned by the project team. For each category, the spreadsheet tallied the number of phrases that referenced it, providing a rough guide to the relative prevalence of each theme.

It's important to note that this analysis was not meant to rigorously quantify the interview findings—it was meant to illuminate the

threads that tie planners' experiences together. At times, this means highlighting common refrains, and at other times, it means examining the two competing sides of a conflict.

The threads running through the responses to each question are presented in this section, alongside community quotes that illustrate them. The quotes are not attributed; they were selected because they are particularly representative of the theme or experience. If the preceding pages presented each community's unique voice, the following pages attempt to present them in concert.

HAS HOUSING BEEN BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

MAIN: MULTIFAMILY AND SINGLE-FAMILY

And: Developers, density, location

MULTIFAMILY

The good news is that we are finally getting multifamily development in Michigan. It was the most-mentioned housing in our interviews, with more than 60 references. Some communities reported hundreds of new apartments, activating whole new parts of the community and sometimes revitalizing them. Just about every type of multifamily development was mentioned: apartments, townhomes, duplexes, four-, six-, and eight-plexes, senior housing. They are going in greenfields, in corridors, and in neighborhoods. And even in a few places where it isn't being built, it's being planned for and talked about. There is an urgency to this attention.

Within that time period, we had one new market rate apartment complex with 210 units. Some single-family residential subdivisions started to fill in. Right now, we have 450 units under development. 312 market rate units in an apartment complex. 76 units in a manufactured home park expansion now under construction. 40 units of senior housing in LIHTC. A dozen homes under

construction as part of existing subdivisions. We ourselves are developing: extending a road and self-financing a subdivision. We're going to use the brownfield housing TIF to recapture the cost of doing it so that we can incentivize another dozen new single-family homes. Another LIHTC project right downtown with 50 units opened two years ago, and it's a great addition to downtown. We had a mixed-use project that built 14 apartments downtown. We had a couple other projects since 2020 in mixed-use buildings downtown; we will have renovated or created 12 units there.

We had two major projects that are different from what everyone has seen: a luxury high rise marketed toward young professionals. It has amenities, it's two or three times as dense as anything we normally would have allowed, coming in as a PUD on a main corridor.

SINGLE FAMILY

Single-family development continues as well, with almost 50 mentions. Some are new subdivisions, with attendant concerns about infrastructure. Townships particularly connected

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their land density to their road capacity, citing the fact that they don't have control over road improvements and that Road Commissions display a range of approaches to cooperation with municipal development plans. Several communities mentioned that subdivisions that were platted but stalled during the 2008 housing crisis are now getting filled during this 2020s housing shortage—an irony that raises questions about the regular process.

Other infill is coming from luxury custom homes or home expansions. Most communities are getting both single-family and multifamily homes, though a couple of communities report still hearing resistance to attached formats and one community noted a dearth of developer interest in single-family.

In terms of volume, I would say it's roughly 1:1. For every single apartment unit, we're getting a detached single home, but the area of impact of the single family detached is by and large 8-fold or 9-fold the area of those multifamily units.

WHO'S BUILDING?

This question shone a light on the relationship between a community and its developers. In general, the smaller the development, the more local the developer. In fast-growing but still-rural northern Michigan, difficult access to labor and materials incentivizes production that is either large-scale or luxury, and much development is executed by investment companies from downstate or out of state. In mature Grand Rapids, parking requirements continued to drive growth toward parcel assembly and 20+ apartment complexes despite a regulatory intent for more gentle density and local economic opportunity. On the other end of the spectrum, revitalizing Mount Pleasant has seen its transformative developments executed by local investors, who have been encouraged with each success. Where

fourplexes and eightplexes were mentioned, they were built by local investors. This suggests that the types of product being built can be influenced by the types of builders that are incentivized: small and large developers have different support needs.

The local development community has been historically doing more duplexes, fourplexes, condos. We have a lot of condos, and they are very popular among seniors looking to downsize. There are local developers that are doing a lot of those.

ONE THING THAT WASN'T BUILT

One thing that was NOT built in any community we interviewed: a character-changing onslaught of dense development in single-family neighborhoods as a result of zoning.

No neighborhood was overrun with duplexes or larger housing as a result of that change. It was pretty nuanced. ... It's not that it didn't make change, but it didn't make change of a negative impact.

A surprising number of communities already allow more than one dwelling unit on every parcel, from ADUs to sixplexes, and where they did, we asked about the result over time. None reported any kind of swift market response. In fact, some communities expressed disappointment in the effectiveness of the change—that the hoped-for increase in density materialized slowly if at all.

This is for a couple of reasons that are familiar to planners: permitted densities have to be supported with appropriate dimensional standards, and individual, uncoordinated, un-incentivized investments are a slow method for change in any case. Changing the zoning just removes the regulatory barrier and allows the opportunity.

INTERVIEWS

THEMATIC ANALYSIS

It's going to be ten years before we see a significant move of the needle. But we don't want to deny people the opportunity to provide more housing in a scale-appropriate way if they have the desire and means.

The communities that want to see the actual result have had to follow up their initial amendments with a study of continuing barriers, more targeted relaxations, and assistance with soft costs like preapproved plans. To be achieved at scale, these projects may

ultimately also need to see the kind of direct financial investment and support that larger-scale projects enjoy now.

The city, working with Kalamazoo Neighborhood Housing Services [KNHS], has supported construction of duplexes and at least one carriage house using our preapproved plans as a test. The plans officially roll out in June for purchase, so we worked with KNHS to test them beforehand.

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WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

MAIN: GROWTH, MULTIFAMILY, DIVERSITY

And: Mixed use, density, affordability

GROWTH AND CHANGE

Most master plans everywhere talk about growth—what to do with it or how to get it—and our study respondents were no different. Some simply stated that they wanted to grow, but most said something about how that growth should happen.

I love the Northeastern Region E through the MSHDA [regional housing] partnerships.

That's the first time I've seen a different approach coming out of the State. That's going to help. Because we're not unique. If they build 100 apartments in Greenbush, those people are still going to work in Oscoda. But they're going to get the housing up there and that's fine by me, because those folks are going to shop and work here. Growth regionally is growth for all.

Some are trying whole new approaches, like leaning into smart growth or recognizing that greenfield development is winding down within their jurisdiction and transitioning to infill and redevelopment. Others have recognized that they are facing a choice between scenic rural character with pockets of density, and low-density single-family development that chops the landscape up into lawns. Others

still have realized that their populations are changing or that they need to, and that the built form simply needs to keep up. These decisions show up in the future land use map.

It's interesting looking at this map; it's almost a revolutionary departure. We're talking about form-based regulations, mixed-use corridors, future land use—a radical departure from what we've done in the past. We're coming into the 21st century. We're trying to get to smart growth, to get the best context we can in a suburban setting.

DIVERSITY

Most of the community master plans had, at a minimum, a general goal for more diversity of housing. In practice, because the existing housing mix is so heavily slanted toward single-family housing, this means more multi-family housing.

The 2017 plan says that we need housing, that we need it everywhere, all types, and all price points. It also says we need to think about a housing strategy. Not just the zoning, but also policy, how we use funds, and how we do all the things.

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This general statement was then supported in a variety of ways. Some identified nodes or other places that existing multifamily or mixed use districts could be applied. Some recommended a new district that allows for smaller lot sizes or mixed uses.

Across the board, how do we provide more densification opportunities? There are a wide array of density models in every corner of the city.

One community is unique in requiring a mix of single- and multifamily dwellings in each residential development.

The [master plan explains the] need for certain types of housing over others, the importance of having that multifamily mixed in with single family in the same district. The master plan calls it out, and then the form-based district and the guidance for PUDs and traditional rezonings set forth a main principle of getting those things.

LOCATION

Two factors come up again and again when discussing what determines the location of the smaller, denser new housing that Michigan needs: infrastructure and NIMBY.

Sewer service was the chief infrastructure consideration in relation to location, with water a close second. These are directly related to lot size, so they influence density as well. Formal and informal urban service boundaries were used in several townships to create denser, revenue-producing areas, which then subsidize the community's services to its low-density and preservation areas. A few townships continue to plan for single-family development that does not depend on water or sewer as the primary land use and situate other land uses in relation to them.

For housing going forward, the master plan talks about investigating new densities. The plan changes the density in certain areas from med-low to high because water and sewer are available now.

Some communities effectively adopted the NIMBY principle into official or unofficial policy, sometimes citing past experience. Multifamily development has been directed to corridors, office parks, and isolated industrial area in an effort to pre-empt community-disrupting protests over locating an attached residential use in an existing residential area.

Residential buildings proposed next to other residential buildings have been harder for the decision makers than when it's an island or when it's surrounded by office buildings.

This choice of location was sometimes expressed as an opportunity for transformation, to revitalize lackluster corridors and languishing office complexes, and it was sometimes expressed as a benign or technical "concern." However, it was accepted that the underlying decision-making force was the same: residents of one neighborhood are influencing the material conditions of another neighborhood. To varying degrees, acquiescence to this disruption of the formal land use decision-making process is acknowledged across the communities we talked to.

What it did really well, for those larger tracts of greenfield land, is that it provided clear guidance on how it should develop. That was more of the traditional estate residential: large lot, sprawling. There were concerns from some residents about getting too many apartments in that area, so we tried to define a strategy that could preserve some of those existing areas. [We want to be able to] still densify in other specific locations to try to balance out the need for housing.

AFFORDABILITY

Housing affordability is not always a central issue in master planning, but the planners we interviewed were hearing about it from all sides. It was coming up in the data review, the engagement results, and directly from the elected body. It was recognized that housing costs are shaping the demographics of the community. Existing residents are being forced out, extended families are geographically separated, and the employment pool is being limited.

As part of this comprehensive plan, affordability is one of the core values our council specified. Along with that was adding density in our single-family zoning districts.

Yet planners recognize from experience that affordability is a particularly thorny goal when it comes to housing. The cost of housing has long been used as a proxy for the character of the people who live in it. The phrase “affordable housing” is outright unacceptable in some communities, and this bias can be so entrenched that ostensibly neutral features

contributing to affordability are also viewed as undesirable.

Our councils and boards are very anti-height, and that’s hard when we’re trying to get affordability. We rarely get over three stories.

This bias is older than anyone interviewed for this project, but now it has a new problem: math. Housing costs have outstripped incomes for four decades, first slowly and now at breakneck speed. The proportion of households that can afford unsubsidized housing is dwindling—most housing development today requires not just a subsidy but a “stack” of them. Affordability-promoting land use and site design are market-based alternatives to such subsidy.

The Planning Commission recognizes that there is a housing problem. People who have lived in the Township are getting priced out of their homes. Where are they going to go? We are trying to encourage entry-level housing. You can’t call it low-income housing, because that’s not true.

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WHAT DATA WAS CONVINCING?

HOW DID YOU USE IT?

MAIN: COST, EXISTING CONDITIONS

And: Income, age, housing needs assessment

COST, COST, COST

MERCY, is housing ever expensive these days! It costs a swoon-worthy amount to build, to buy, or to rent. It's shocking to everyone, and it's changing the conversation.

Communities are looking at the construction costs per square foot, multiplying by their minimum required square footage, and coming up with a staggering number. They are pointing out that the "market rate" rent for new construction might be two or three times the average mortgage payment of neighbors who have owned their homes for some time. Rental vacancy rates are bottoming out, and "low sale inventory" is a synonym for the housing shortage. Both trigger demand pressures on price.

[O]ur larger traditional zoning districts are not lending themselves to affordability. People grew up here and they want to come back, but they can't find a place to live.

INCOME AND AGE

The reason that cost is such an outside issue is because it is profoundly out of balance with income. There is supposed to be a mathematical relationship between housing cost and income, but that relationship is not achievable under current market conditions because income has remained flat for 40 years while housing costs have risen. This is especially problematic from the employment perspective: planners are hearing that some major employers are unable to attract sufficient labor because they can't pay wages that cover the employees' housing costs. This relationship does not seem to be functioning at all as intended.

We've done work with the Planning Commission where we'll show the area median income, and then we'll say, "If I am that person and I am looking for a home in in our community, where can I buy?" Then we'll look. We'll see that sometimes only one house

is available in the appropriate price range to remain under 40% housing and transportation cost. We'll try to use data to demonstrate that not everyone can buy a \$350,000 house. And when you look at what's on the market, even in the areas that have traditionally had more "starter" homes, the prices have increased. So who are we cutting out of the market?

These employers include the municipalities themselves. One relocating planner was outbid on eight properties. A city manager moved to the area and lived in her RV. Two planners who live in adjacent communities to the one they work in report that officials sometimes rib them about not being able to afford to live inside the community limits, apparently intended in good humor.

There has traditionally been a view in some communities, spoken or unspoken, that a high cost of housing is desirable because of the previously-mentioned assumption that there is a relationship between the cost of one's housing and one's desirability as a neighbor. However, municipality after municipality reported that one group being seriously challenged are precisely the people who had been living there for many years. The lack of smaller, denser options means that seniors, especially those in big homes on large lots—yesterday's ideal neighbor, today's "overhoused"—are now bound to those homes and lots if they want to stay in their communities.

That has gotten some traction with the Planning Commission and the City Council have inquired to the developers: are any of these units appropriate for our aging population?

We have one neighborhood that we could call a generational neighborhood, that has single-family homes and single-story condos, and also assisted living and other components. It's really thinking about needs as people age.

EXISTING CONDITIONS

Some of the most convincing conversations involved active teaching from existing conditions. Planners used examples of built places to illustrate density. They connected that density to traffic, advocating for nonmotorized options to increase livability. Sometimes they connected the existing conditions to something that *isn't* in the community, like vibrant commercial development, by explaining concepts like "retail follows rooftops" and that density attracts new amenities that are appealing to a new demographic.

We basically identified what the densities are based on Google Earth and illustrated what it is based on what's on the ground: 10 units per acre looks like THIS neighborhood; here's 25 units per acre that looks good, and here's one that looks bad. We use a lot of the technology that's out there. We have historic aerials back to 1940, so we reference a lot of that too, visualizing what it looked like over the years. And correcting misinformation.

HOUSING NEEDS ASSESSMENT

Where housing needs assessments were conducted—in northwest, west, and northeast Michigan—they were usually cited appreciatively. A couple of communities commissioned their own, but generally the assessments were regional in scope. They were conducted by the regional planning agency or privately contracted, sometimes led by a regional housing advocacy nonprofit. Planners in those communities most often mentioned that having the need for housing concretely quantified in terms of number, type, and price was helpful.

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AND SOMETIMES, NONE

It was acknowledged in several interviews that there are times when what seems like clearly relevant data is challenged, dismissed, or falls on deaf ears. Although both planning and housing have technical aspects, they are ultimately social, too. A community is a body politic that is responsible for using both approaches in making decisions, even as there's no guarantee that they're compatible.

We also had plenty of detractors—frequent contributors who no amount of data would ever change their mind. Or they can maybe support something if we could guarantee the future result, which we can't.

We've had facts and figures presented here from staff as it related to housing costs, housing affordability. The grand irony of those data is that an absurdly expensive studio in the Township still falls within the area median income. So the data undermines our point, and actually has allowed landlords to increase their rent. Because we don't have rent control, and we do have dynamic pricing on some of our properties, we have actually not broadcast some of that data. To some, it just proves that we're a wealthy community, we're doing fine, and property values are through the roof. So for private property owners, the data show that what the township is doing is great.

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WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

MAIN: NIMBY, AFFORDABILITY

Also: Elected officials, Planning Commission, character change

NIMBY

One of the most challenging aspects of planning for housing is addressing the small, consistent group of single-family homeowners, generally from the community's top economic tier, who disruptively oppose the integration of single-family and multifamily housing. We use the term NIMBY in this report because it is well-established, and because it accurately reflects what we are describing: people who may accept or even welcome multifamily development generally, but who will not tolerate it in relationship to their single-family (having a "yard") property.

The two apartment complexes are behind shopping centers, so nobody cares. Out of sight, out of mind; nobody's going to oppose those.

"Don't bring multifamily anywhere near us"—we have that conversation going on. We recently had missing middle workforce housing proposed in our upscale subdivisions, and they came out with tremendous public opposition.

Informal investigation suggests that there are no planners, planning commissioners, or local elected officials anywhere who are not familiar with this phenomenon. Most also acknowledge that it is unjust, a violation of the due process that government is bound to provide. This is, after all, a minority of unelected people who are significantly influencing the shape of community after community, making decisions about the material conditions of their neighbors that they do not have any charge or authority to make. When a development that is properly planned and zoned gets denied after 20 people make a statement at public comment, nobody with any official role in the proceeding feels like justice has been served.

On social media, we're all devils. There are about ten people who misinform everybody about everything, and they have their own Facebook page and get the press. It's unfortunate—when you're in government, there are things you can do and things you can't, and that's not obvious. The "bad bad bad" takes away from what our needs are.

But it is extremely hard to talk about. Tempers flare on both sides, and deep ideologies are

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triggered. The integration of housing densities is a place where the technical perspective flatly contradicts this social narrative: adjacent multifamily does *not* lower single-family property values; denser development *does* have a lower environmental burden; single-family and large-lot infrastructure is subsidized by denser development. Still, it's not always a conversation where planners and their tools carry the day, and that's apparently intentional because the role of planners is to support decision-makers, not to make the decisions ourselves. So, we navigate.

In more recent months, we've had a couple of projects that were controversial because the neighbors looked at them and had concerns. It was about the way it looked or the character or the way it was approached or the building materials themselves that is not up to the standard they thought they had achieved around them. Or a "we thought we would see nothing there," or there was some concern about some of the additional housing units, particularly when they are close to other residential.

We definitely had NIMBYs when it came to the LIHTC project downtown. We heard about not wanting to have "those people downtown," although it turned out great: there are probably 75-100 people here, and it's a built-in customer base for our businesses. So that has since died down. It was the fear of the unknown.

AFFORDABILITY AND CHARACTER CHANGE

On the other side of the conversation is a recognition of the dire state of housing affordability.

The housing issue up here really transcends just about every level of government: city, county, townships. Each of them has their own little problems in some way or another. Workforce housing is a real issue. Trying to be

creative to push some of these things is really where I see us having to go, both to stabilize the housing a little bit and to make it affordable enough so people can have a home.

Density is an expression of economic activity. There is no evidence that it decreases property values; rather, the need for it is signaling an increase in value. The market is reflecting this need as new housing is snapped up in any format. The market distortion that occurs when housing supply is made artificially scarce in deference to NIMBY disruption primarily affects three groups: older people, younger people, and the community's workers.

The apartments have been—the more units we bring online, the more it's been appreciated. They're filled up as they open.

The kids who grew up here but moved to another community, the parents say it would be nice if there was housing that's affordable and they could live on their own in the community. We've heard a lot of that. Some of the developers we've talked to say this spans both ends of the spectrum: kids who are just out of college, want smaller units, with green spaces and things like that, as well as the older population that would like to downsize, want to spend time in Florida or something, but still want to stay in town where their friends are.

If you have a job, you need somewhere to live, and if it's only single family homes available—that's not realistic. We're hearing about the need for workforce housing from developers, from our global industries, who are saying they need it to be accessible.

We have high-paying jobs, but we don't have the housing, and when you're losing jobs and opportunities because of it, it cuts.

The word for "growth" in the parlance of NIMBY is "character change." "Character change" is understood by those who use it to be a negative

thing in the land use context, but technically it is value-neutral. To those for whom the current character isn't working, it is even seen as a benefit.

A number of people were asking for aging in place, attached or detached accessory dwelling units, but it largely fell on deaf ears both at Planning Commission and Board level. There was resistance that it would change the character of the township too much. People worried about decreased property values with increased density.

We've heard from folks who say we have younger people and they have to move to another location not just for affordability, but for the kind of vibrant community they want to live in.

ELECTED AND APPOINTED OFFICIALS

The planners we interviewed all viewed NIMBY disruption as a profound force in directing the location of multifamily development. To the extent that the planner understands this kind of development to be a serious community need, that planner is pushed into a fray that can be both personal and perilous. It is essential that the community has a strategy for addressing pushback to its adopted policies, and it is critical for elected leaders to join that strategy.

What we hear is, "I don't want that apartment development in my backyard," "it's not going to be safe," et cetera. So you can't win, exactly. You have part of the population that really wants to see new things and has these needs, and another part that is afraid of change and what that means. We try to lead with education as best we can, provide the facts, and respect that we have a plan that has been adopted by the Planning Commission and Council with robust engagement, and that is our guide.

It's been difficult. We had a lot to learn, as much as any other community, about how we convince the decision makers here, the bodies, to stand up to that opposition for the good of the whole community and the good of the future.

You can educate Council, you can show them the master plan, the zoning, the state law, and all these things, but their neighbor is mad at them and that's what they base their decision on.

Planning Commissioners, the public's land use representatives, serve as a bridge between the technical input from the staff planner and the elected representatives of the people. There are a variety of ways that planners interact with their Planning Commissions, but generally, a good relationship is the best opportunity a planner has to introduce and embed good planning principles into a community.

There is a learning curve with the Planning Commission. They are good at getting things, but you have to warm them up. Zoning is more intimidating than planning. We have to be very careful and take a legal, attorney-ish approach, assuring them that this is all about the master plan.

The elected leadership can be where these conflicts play all the way out. Sometimes, it's the boards themselves that must come to terms with a new framework for understanding housing needs.

There have been changes on Council, and the people there now have a good understanding of what shrinking means to the city, the school system, and the ability to operate.

There's NOTHING affordable, and that's something that our Board has started to struggle with. That the next generation is having a hard time getting into this community is affecting the schools.

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And sometimes, they do not.

What ended up happening in the after-effect [of intense zoning conversations] is that [the opposition] formed organizations, they ran for Council, they got on the Planning Commission, but they didn't know anything about how to do it. That ended up with three new Council members and four new Planning Commissioners.

Planning, and economic development too, are tough gigs in that community right now.

Really, this conversation is at the heart of this report, and at the heart of the request

for stories. We know there is still a gap—perhaps even a clash—between planning best practices and the political will of many communities when it comes to supporting the economic diversity that exists in our populations by intentionally working against forceful economic segregation. We know that the storm that ensues from this clash is one that soaks planners. It seems like we may just have to keep our shoulders to this wheel throughout our careers, believing that through this there will be more health, safety, and welfare at the end of our careers than in the beginning. We at MAP thank you for your service.

ZONING REFORM

HOUSING STUDIES

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

MAIN: FORM, PROCESS

And: Relaxing single-family, mixed use, parking

FORM

True to our training, planners put the “form” in “zoning reform.” The first remedy for an over-supply of housing that is too expensive is to recognize that it’s too big and too spread out, and get to work on improving its design and connectivity.

We’d like to work toward bringing market-rate development closer together in form that creates better identity. We’re certainly pushing the non motorized connections.

We focus a little more on form. We do control use, but right now we want the building to be as flexible as possible so uses can come and go.

We want to be sensitive of the type of development and also the connectivity: it’s new development between a 20-year-old neighborhood and a 70 year-old neighborhoods, so we want to get the streets connected thoughtfully and sensitively.

There is little in a planner’s purview that affects form more strongly than parking. This has long been our bread and butter, so we are in the best position to take it on—and we *are*. A handful of

communities have removed all of their parking requirements everywhere, leaving it entirely in the private sector’s hands. One removed just residential parking requirements. At a minimum, the value of reserving land exclusively for a vehicle is being examined.

We removed all minimum parking requirements last year. They were already pretty low, and now we have none, but we do have a maximum.

I would very much like to change our parking regulations in some way. We’ve talked about how much parking we need in residential districts; that could get in the way of residential density.

PROCESS

It’s pretty clear that processes need to go in one direction too: shorter and simpler.

We’re going to take a look at how our practices are. Is there room for greater emphasis on administrative review? We don’t have a huge staff for how big our city is; we rely on our consultant for a lot of things. We want to really make sure that our processes are modernized and efficient.

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The challenge with our zoning right now is that anything over a duplex is a special use. We want to define triplexes and quadplexes so we can allow them by right in our districts.

We've changed from City Commission special land use permits to administrative special land use permits. City commission special land use permits required two meetings and two public hearings, which was a three-month process. We have all the same standards, but staff holds the public hearing and staff gives the approvals.

RELAXING THE SINGLE-FAMILY MONOCULTURE

In the neighborhoods, most communities we interviewed were getting comfortable with at least two dwellings per site, whether they called them duplexes or accessory dwelling units. Smaller lot sizes were reported as increasingly desirable, including when integrated among larger lots in a more form-based approach.

We passed a package of things last year. We removed the annual cap on ADUs, but retained owner occupancy. Duplexes are now allowed by right. We reduced minimum lot size and width. We allowed two principal dwellings on a lot that's two times the minimum size.

If we could, I'd like to make residential be just residential and not have a distinction between R1 or R2. There are several now: lot size, lot coverage, the number of dwellings. I'd like to make it uniform so that if the housing meets the standards set up in our ordinance, then it doesn't matter how many families are in that building, up to four.

I would also really want to dig into reducing lot width to get an extra two or three units or some type of incentive for getting that

marginal, organic density achieved. We are not protecting the value of a single-family home or diminishing property value by reducing the lot width a little. We're increasing it substantially, and for everybody around you, by doing these little things to fit in more units.

Some communities are ready to go further.

We're proposing allowing accessory dwelling units across the entire community. That's not how we started; we thought it would just be a portion. We found that there was a need and a desire across the whole community, but people talk about it differently. Maybe in the larger sprawling lots on the south side of town, it's about a parent moving in and aging in place. In other parts of the community, it might be income based: Can I rent out part of my garage and get help with the mortgage? So we found that there was a desire for accessory dwelling units in different areas. It just met different needs.

When you look at where our duplex or multi-family zoning is, it's not spread out—it's very much clustered in our core neighborhoods around downtown. How can we make changes so one can stay in their neighborhood at every stage of their life, or as their housing needs change?

We have a new project that's 130 units of single-family through quadplexes. We expect shovels in the ground in spring. This is going into our new zoning there; it was restrictive in the old zoning, but it's definitely allowed now.

We allow up to six units in the residential zone. It's hard to meet that in most cases; you would need a larger than normal lot to provide for trash management, one parking spot in the back, and height restrictions.

MIXED USE AND COMMERCIAL ZONE INTEGRATION

As alternatives to pure Euclidean zoning become more common, the rigid—and fairly recent—removal of residential uses from commercial districts is under reconsideration. This has a lot of advantages, beginning with the fact that the two uses inherently support each other. Many of Michigan's commercial areas, especially its corridors, are oversized and underutilized, languishing for lack of steady customer supply. It also places residential density in an area that is already served by infrastructure and has the highest likelihood of being served by transportation alternatives to the car. These reforms might better be termed “corrections” or “restorations,” given that they reflect the organically successful way that most communities were built before zoning.

In our multiuse commercial district, we recently made a change to allow for stand-alone multifamily housing. It used to be mixed use before, but not everyone wants to do mixed use, not everyone wants to do both. We thought, why not? You also don't want an oversupply of commercial space, and we have a ton already.

On the commercial side, it's opening up a lot more flexibility. We just have this very suburban format. We've wanted to keep everything quiet for the protection of the sf home, but that dampened the vibrance of some of our commercial districts. It's just a matter of evaluating the permitted uses, the conditions that are working against us. We are prohibiting a lot of uses that will build vibrancy into these commercial corridors.

We created a transit corridor district at the request of Council that furthers a lot of our existing goals by linking providing transportation opportunities to new uses and housing.

It takes kind of a downtown, form-based regulation and applies to our automotive corridors.

There is a final asset to residential development in these locations that reflects the force exerted by NIMBY disruption.

Some of these corridor areas, we already know that if these buildings were to convert and build multifamily, it doesn't have a lot of potential to impact existing neighborhoods.

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PLANNING AND ZONING ARE OUR FAVORITE TOOLS, BUT

WHAT ELSE HAS IT TAKEN TO GET HOUSING DONE?

MAIN: INFRASTRUCTURE AND FUNDING

And: Partnerships, development support

INFRASTRUCTURE, BEFORE AND AFTER

The need for water and sewer are basically determined by density, so they are an integral part of any conversation aimed at increasing housing or making it smaller. On the flip side, where these utilities exist, there is pressure to develop a format of housing the adequately utilizes it.

We have our own water and sewer systems, which we can use to create areas of higher density.

We have a property owner in town that has some of the last prime buildable land for residential, a half mile of waterfront, platted, lots are laid out, nothing on it, no utilities or road.

They reach out all the time, but they aren't moving. If he came in today and was ready to go, I'd ask them to buy the pipes and we'll install them, no questions asked.

We're going to begin a conversation about considering density bonuses for parcels that have both sewer and water. That's because someone wants to build a denser development than would traditionally be allowed,

and THAT'S because they will be extending water to a place that we never thought it was coming to.

Once residential density has been achieved, a need for recreational amenities, transportation alternatives, and stormwater management quickly follow suit.

We really, really need more regional transportation. We have to figure that out.

We use MNRTF grants, park grants, community grants, and SEMCOG grants to really focus on recreational infrastructure.

Especially trails and pathways to connect neighborhoods to recreation and commercial corridors. I didn't know how important they were until I spent time looking at it—you can see property values going up faster near the pathways.

And parks! Parks are part of infrastructure. You have more people saying they need more parks, especially due to our growing population. You also need those parks to absorb the rainwater. Everything has to do double or triple duty here.

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If we look ahead to how is climate change is going to affect this area, it's probably going to be too much water. Our stormwater system is inadequate already: it's old, and our collection system runs into the lake. That's a big problem. We're trying to work through how to try to update and upgrade that system, in the context of how little money we have. We are just starting to talk about where there is runoff that is a problem. That's a problem that we can foresee. The good thing about having some undeveloped property is that we can maybe require it on the new development, at least plan for drainage and stormwater runoff. That also goes with planning for trying to get more development: taking a look at your infrastructure.

FUNDING AND FINANCE TOOLS

If “cost” was the data headline, then “funds” likely has to be a part of the solution. Across communities, planners cited projects stalled in their tracks by labor, material and interest costs, including projects which were already receiving support.

The new brownfield TIF supported by MSHDA is receiving plenty of attention from developers and communities alike. Many interviewees spoke of it in the same breath as their existing PILOT program, using both tools in a “stack” to cover the subsidy gap. A few communities were looking into Neighborhood Enterprise Zones. When planners, and the occasional manager, were asked if this practice of giving up revenue worried them over time, they agreed that it wasn't ideal and mentioned strategies for keeping it in balance. But they were clear that for the types of housing they needed, the choice in front of them was housing-with-subsidy or no-housing-at-all.

We are looking at the new brownfield legislation for TIF. We're working on a project now that will be our first test case, to provide new workforce housing. That's different for us, and that will give the Township Board experience with this tool. Historically, we've not had access to brownfields because we're not a core community. We're excited to see this.

PILOT has been really beneficial in getting low-mod off the ground and making it work. The ROI was poor, so developers would put these up and wouldn't make money, and so they'd sell it.

Right now, to get truly affordable housing, the projects that use the MSHDA funding tend to be the best option. With the way the market is, it's hard for a developer to come in and build the same caliber of product and offer it at an affordable price. We really see a need for that kind of development in that location.

PARTNERSHIPS

Communities are reaching out and taking help in every direction to get housing implemented. MSHDA was the partner most often cited, and a vast range of other organizations was included too. MEDC's Redevelopment Ready Communities program and EGLE's oversight of well and septic were mentioned. Neighboring communities and institutional property owners were noted as infrastructure partners. Transit providers were called on. The Michigan Municipal League's Pattern Book Homes guide was a guide in both letter and spirit. And three nonprofits that are specifically aimed at regional housing solutions were named and commended for service to their mission: Housing Next in west Michigan, Housing North in northwest Michigan, and Target Alpena in northeast Michigan.

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DEVELOPMENT SUPPORT

We heard that it's hard enough for a seasoned developer to get housing approved and built, and also that there are not even close to enough seasoned developers to build all the housing we need. Planners said we need more developers and more types of developers, and also that they don't have the capacity to give the kind of intense support that new entrants to the field need. This is a gap looking for a planning innovation.

Not only would a pattern book help with our lot sale, but it would just make it easier for these folks that are new at this process. We have to spend a lot of time helping people through the process because it's their first time. And it adds to their soft costs, because they have to go back and change things.

We didn't want to just have the preapproved plans, we wanted [applicants] to have a

one-click experience where they click and pay for the cost of the permits. From that, they get the plans, and all the permits are pending, so there are very few additional steps.

There are quads across the water that are renting for thousands of dollars a month. We have a high demand for that kind of housing. But the owners can't get organized enough to get it done.

Another gap is that staff planners—we want to help, but the level of support that small scale developers need to be successful is time consuming. It would be great to have a nonprofit development corporation of planners and engineers to say, "You have an idea, now how do I help you get through the permit process?" That could be at the municipal level or having professionals in the development world provide additional support.

**ZONING
REFORM**

**HOUSING
STUDIES**

WHAT RESOURCES WOULD HELP YOU?

MAIN: EXAMPLES, TRAINED OFFICIALS

And: state resources and access

EXAMPLES

Reinforcing the key theme of this project, when planners were asked what resources would help them progress toward their housing goals, the most common refrain was “examples.” Sometimes they were specific: examples of workforce housing, mixed use projects, green infrastructure, and commercial corridor retrofits were all cited. Other times, the ask was basically the refrain of this report: *where has this occurred, and what happened when it did?*

Workforce housing is really a major issue. I was hoping you'd be able to get back to us and show us some of the ideas that other places are looking at.

One of the things that I always ask is, what other communities have a project like this? A collection of case studies of successful projects with mixed uses, site plans...if I could flip through a book of different multi-use residential developments with interesting ideas in it. Kind of like a catalog: this area is focused on preserving wetlands, here is a project that focused on pedestrian travel, here is one in an urban setting that de-emphasized parking.

How to do affordable green infrastructure.

It almost goes back to the pattern book, breaking it down in a step-by-step way. Our community is very hands on. When do you need to hire a professional and when can you do it yourself? Also a model code in terms of plants and landscaping. It has to look nice, and we want it to be good for stormwater management.

I've been trying to find resources on how we should handle converting suburban commercial corridors into urban commercial corridors. We need a way to transform that regional corridor into a livable context.

Real life data of how this has played out in other communities without destroying the fabric of the community.

APPOINTED AND ELECTED OFFICIALS TRAINING

One thing that's hard about the job of planning is that there is often only one—if any!—in the community. Another thing is that we are trained in a kind of long-range, multiple-variable thinking that sometimes runs counter

INTERVIEWS

THEMATIC ANALYSIS

to more “conventional wisdom” coming from fields like economic development, which is focused on a single site and a short timeframe. Many planners expressed a desire for help in getting appointed and elected officials better acquainted with the planning approach.

I think the more we can get our officials involved in actual planning is good.

One of the most difficult things we keep running into is getting people to understand the value of development, that change is inevitable. We have a lot of people in our town that say, “We don’t want change.” But the only reason that it’s as nice as it is now, is that we’ve been changing for 50 years.

We send a lot of our planning commission members and zoning board of appeal members to MAP’s classes. They do help inform or members and opinions and form opinions. The magazine is good—a lot of our members and board members subscribe and mark them up for me to read!

STATE RESOURCES, ACCESS, AND PROGRESS

Recognizing that the State of Michigan is many communities’ most influential single housing partner, planners advocated for more, better, and easier access to its departments’

information and resources. They noted that although there is a plethora of programs, accessing them requires capacity that they do not have, whether it’s just finding the right person to answer their question about septic tanks at EGLE or sifting through the myriad project funding requirements.

We seem to be part of the missing middle governmental unit. Some of the smaller communities get quite a bit of guidance and assistance; the bigger ones can afford to leverage money for more money. We are a growing pain community. We have just enough people to keep our head above water, but there’s no assistance that we qualify for.

A couple of planners were interested in looking toward new state-led solutions. Removing the prohibitions against impact fees and rent control were two specific suggestions. More generally, it was suggested that Michigan as a whole take part in the comprehensive and long-range consideration that the practice of planning provides.

We’d like to see a statewide master plan, a statewide planning commission, and relevant planning. There are a lot of progressive ideas but a lot of antiquated laws and forms of government. When are we going to bring ourselves into the 21st century?

ZONING REFORM STORIES

The story of the stories.

You are in for a rare treat.

The reception to the Zoning Reform Toolkit far exceeded our expectations. Municipalities were hungry for solutions to the growing housing supply challenges. And while early anecdotal feedback was positive, we were eager to secure more quantitative data about its use and efficacy. We wanted to know who was familiar with the Toolkit. Which municipalities had implemented which tools. What were the challenges. And what else would be needed to get the tools implemented.

We heard the same refrain across geography, type, and size: we appreciate the best practices, but who has done this and how did it go? And thus was born the second phase of the Zoning Reform Toolkit initiative: Stories and Studies.

The Michigan State Housing Development Authority (MSDHA) was an early adopter of the

value of zoning reforms to increase housing supply and funded the Zoning Reform Toolkit in 2021. And they also recognized the value of collecting quantitative AND qualitative data on its efficacy in the 3 years since its launch, and generously funded this follow up report.

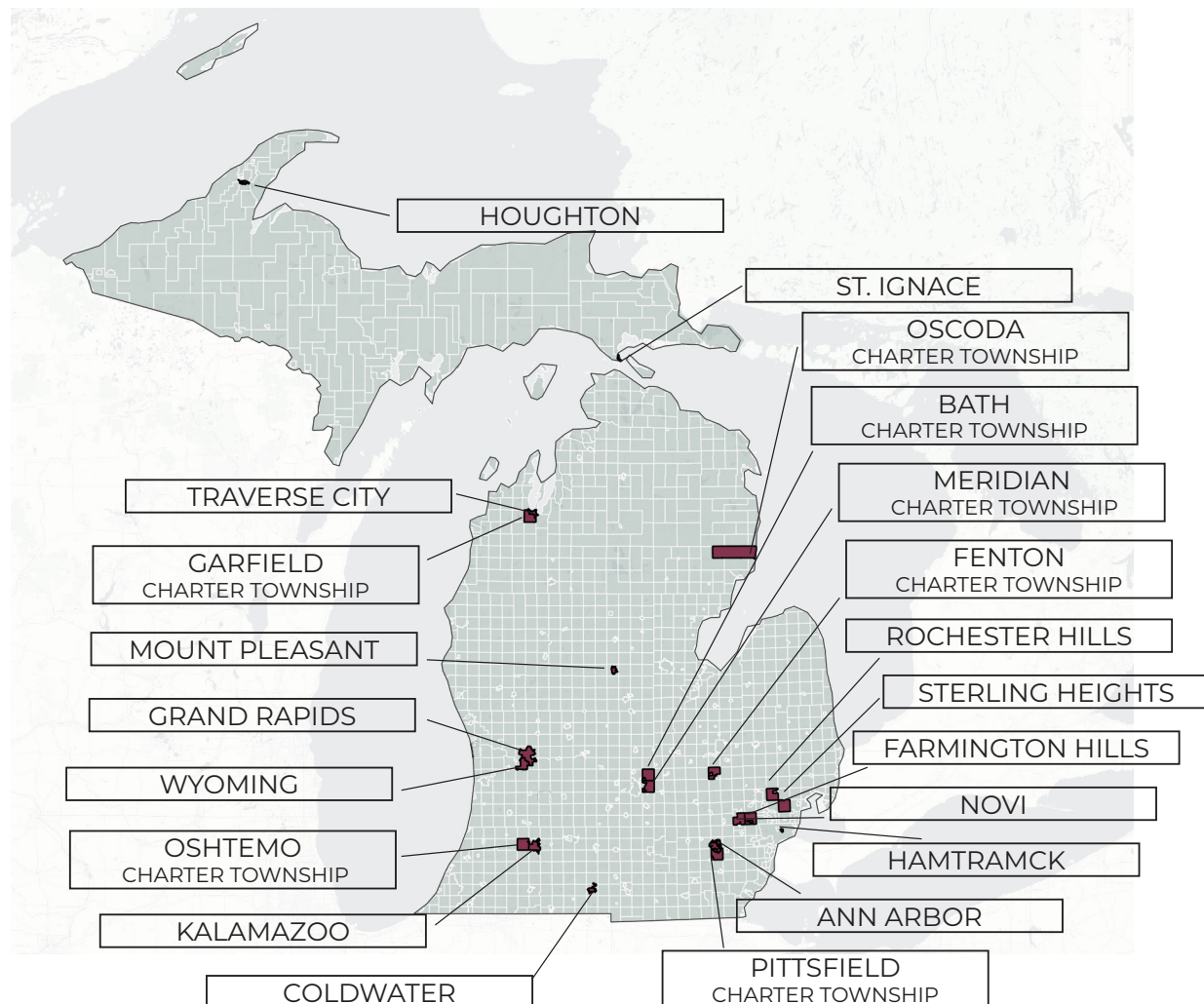
In 2023, MAP developed and disseminated a survey asking communities if they had deployed any of the tools, and we received a robust 100 or so complete responses. These are summarized in the last section of this report. More importantly, through this effort, we learned of 100 or so communities that were engaged in zoning reform for housing.

We also wanted to know how communities are handling new housing, even if they are not actively engaged with zoning reform. MAP conducted a growth analysis of Michigan jurisdictions between 2010 and 2020, looking

for communities that were in the top quintile of growth either by number (a gain of about 4,000 or more residents) or by percentage (about a 20% increase statewide; adjusted regionally). We reasoned that accommodating either of these thresholds would require some active participation from the community.

We combined these two pools and then hand-selected 30 communities to request an interview, aiming for 20 who were engaged in reforming zoning, most of whom are also growing, and 10 who were growing but not engaged. We worked diligently to represent a range of community sizes, types, and geographies, looking to include different facets of the same housing region where possible.

The content of this report was shaped by the communities' decisions to participate. In general, it was much more difficult to get a response—much less an interview—with the communities who were not engaged in zoning reform. Seven communities from the original hand-selected list did not respond to repeated inquiries. Another community cited lack of interest when declining the invitation. One community agreed to the interview, but pulled out before it was conducted at the direct request of the top elected official. Two communities' interviews do not appear here: one that formally revoked permission to include it, one that stopped responding after the transcript was returned. The final tally was 22 communities participating; 3 declined; and 8 who



did not respond. Of the 11 communities that removed themselves from the project, 8 were high-growth communities.

These are specifically planners' stories, and we began by reaching out to each community's planner, sometimes alongside other positions who had responded to the survey or with whom we had a relationship. Mostly the interviews were conducted with municipal staff, but we also spoke to Planning Commissioners, city/township managers, and the occasional elected official. Regardless of current position, nearly all were trained as planners.

The same questions were asked to each community in a 90-minute Zoom call: what housing was built, what does your master plan say, what data was convincing, what's the public conversation, what zoning changes are you making/have you made, what other tools are you using, and what resources do you need. Outside of that structure, the conversation was led by the participants, and subsequent questions expanded on the information offered.

When we originally conceived this project, we thought the "stories" might be more traditionally presented and structured. But as it took shape, the richness of planners' own voices seemed to meet the original intent more deeply. This is a report for planners and by planners. It can be a lonely position, especially at the leading edge of a change in "the way things are done." We understood the ask to be for the most detailed connection possible, for the specific over the general—the Toolkit was in MAP's voice, and now you have asked to learn from each other.

We provide a showcase rather than a synthesis.

Still, editorial decisions are reflected in this collection. All of the transcripts were returned to the participants to review, and all edits were accepted. MAP is a membership organization, not a journalistic enterprise, and the guiding principle of this project was to have a hard conversation in an authentic way that supports its contributors. There was a diverse range of approaches to the editing task by participants: some added careful polish throughout the text, while others made no changes at all. In most cases, MAP shortened the final piece to bring the story into sharper focus, and we reserved the right to edit for clarity.

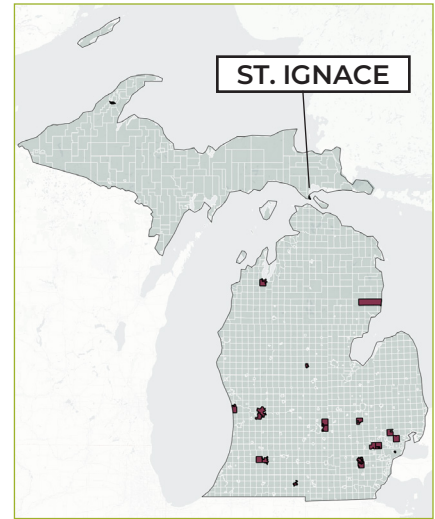
The set of communities included can be parsed in a variety of ways, and we heard from our Toolkit users that the most helpful examples were from similar communities. With that in mind, this report is organized by region, generally proceeding from northwest to southeast, and the margins include guides to community type and reform context. Readers can refer to the examples that shine the brightest light on their own situations, or take a leisurely trek through housing policy across our state.

We hope that reading this array of stories reminds you in a concrete way that your community is not alone in its challenges, and neither are you. We are so grateful to the planners who responded to the call to lift up their experience so we can all learn from it. The people in these pages will probably never know about every time someone in a faraway Planning Commission meeting takes inspiration, heart, or courage from their words. But we at MAP are sure that it will happen.

THE STORY OF THE STORIES

CITY OF ST. IGNACE

MACKINAC COUNTY



SELECTED BECAUSE YOU ARE ENGAGED IN ZONING REFORM

2020	2010	CHANGE	% CHANGE
2,306	2,452	-146	-6.0

ZONING
REFORM

HOUSING
STORIES

St. Ignace is beginning a new chapter in its housing story. It's a small city that has weathered a population decline, and it's a tourist destination where the hospitality industry impacts both the supply and the affordability of housing. **Planning Commission Chair Betsy Dayrell-Hart** walks through the suite of zoning changes that are under consideration to help foster new growth.

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We are getting close. There have been single homes built, but it's still very sporadic. I think that part of the reason our population is declining is that we don't have housing. People want to work in the hospital, schools, banks—businesses that are not tourist oriented. The people who would work in those businesses don't live here, they live 30 miles away.

When it comes to building housing—lots of housing—there is talk, there has been property purchased. One person who just built a hotel on the north end of town also bought property on the bluff and intends to put in 24 townhouses or similar in the first round. We were able to rezone property, and he seems really engaged, but hasn't done excavation or anything—it's going to take a fair bit of site work. I do think he will pursue it based on the experience with the hotel.

Mackinac County has purchased some property in that part of the city, by the airport, and the Tribe has some land adjacent to that. The intent of the County is to turn it over to a developer within a year, so they're working with the City to find a tax abatement scheme to entice a developer. I hope that we can find some kind of agreement to get that land developed into 40 or more housing units.

In the reforming of our zoning code, we are waiting for our draft from our consultant. When it comes to the things that the Planning Commission would like to do to become more flexible by right, we don't know yet how that's going to shake out because once we have a draft, we have to take it public. The process is slower than we had hoped, but consultants are busy and we can't make it go faster. So we have to be a little patient.

DO YOU HAVE A HOUSING ELEMENT IN YOUR MASTER PLAN?

There is not an awful lot about housing in the current plan, but it does speak to the need for flexible housing solutions. I think the demographics have changed a bit. While we are waiting on the zoning, the Planning Commission has been going through the master plan to see what we want to change. There really isn't a specific comment in the current master plan to rewrite the zoning ordinance for flexible housing, but we are doing it.

In the master plan at that time, which was adopted in 2019—you know, there are trends in planning like everything else—there was a lot more about placemaking in that plan than the nuts and bolts of housing. We ended up with a lot of categories on the Future Land Use Map that probably are not necessary. Today, I think we could try more of “in all residential zones, you can do these things.”

It seems like this has been a state-wide issue that is playing out locally: we have invested heavily in economic development, which is how the placemaking was framed, but really didn't hear much about housing as part of that package until we came up short. Looking back, is there a place where you can see in your local efforts, “Oh, here's a place where we could have started this conversation sooner”?

Because it's been a tourist economy for a very long time—very long—there has always been a problem with where the seasonal employees live. Here, Mackinac Island, Mackinaw City... all of us are doing relatively the same thing.

CITY OF ST. IGNACE

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As development has happened, there has been more hotel development and less housing development. Everyone is trying to find places to put their employees, and every place that employee housing used to exist is now bed and breakfasts and hotels. Back in 2008 to 2018 after the crash, when nobody was paying attention to WHO was buying land, business owners, both from St. Ignace and from Mackinac Island, bought housing in the City and converted it for their employees. Residents occasionally complained, but nobody paid much attention until they started getting into the downtown.

In 2017-18, people got worried about purchase of downtown buildings for employee housing because we permitted residential above downtown businesses, and people worried that purchasers were using the upstairs for housing without caring about the

retail component. We tried to write an ordinance with the intent that you couldn't create seasonal employee housing in downtown buildings. This wasn't easy to write, it got really complicated, and before we knew it, it applied to a lot more areas in the city. The problem of people downtown being concerned faded as more businesses were put into the downtown.

There's also the thing about larger homes being converted into employee housing. Now, families with a need for three or more bedrooms can't find a thing.

If we could go back and do that differently, I think what we would want to do is to try to find a way to allow triplexes or quadplexes on

lots that allow single-family homes, and try to encourage people to build more places to house more people rather than buying existing buildings. But I can't imagine, even in retrospect, how we would write that. How would we write zoning that encouraged the development of long-term housing and discouraged moving long-term housing into short-term rentals or employee housing?

The other thing I would have done is pressed harder from the get-go on having a zoning administrator and having strict enforcement of the rules we do have, whatever they are. For almost anything that you do or write to try and

correct problems that we have, or that we foresee—if we don't have someone to enforce it, what is the point? It takes forever and ever to get the buy-in, and then people start finding ways to sneak around the edges and it doesn't work. It organically changes from whatever you have,

As development has happened, there has been more hotel development and less housing development. Every place for employees is now bed and breakfasts and hotels.

to something else.

Of course, even if we could afford it, I'm not sure how we could get someone, and then—where would they live? Maybe if they were a single person with no family!

The short-term rental ordinance was time well spent. It's a good ordinance, although it took a little changing when it first came online. We tried to cap the use of non-owner-occupied short-term rentals by requiring a variance, because it's a home based business that is different from the rest of the home-based businesses: it's a micro-hotel. That ended up with one property owner in circuit court when the City had a lot on its plate and couldn't attend.

The judge made it an existing nonconforming use and gave him everything he wanted. If that gets out of hand, then our short-term rental ordinance goes out the window. That's the kind of thing that happens in a small town, because there just aren't enough people. There are many wonderful things about this town. But between some personnel tumult and the pandemic, much slid off the radar in two or three years, and we are catching up.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

When it comes to housing, I would say that seeing data that show the disparity between wages, rental housing costs, and building costs is beginning to convince our city leaders that we will have to make some kind of community investment in order to get the needed housing. What we can invest (other than cash, which we do not have) is a different question. I imagine that if our city leaders see that other communities of similar size have been able to recoup short term tax abatement with a good return of increased property taxes, they will be more open to it. They do need to see real benefits in communities of our size.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Housing is on everyone's mind. Everybody understands it's important. When people run for council, it's not new for people to say, "We want to make more housing." It's moved from "we know we need it" to "how can we get it?" The Planning Commission can make it as flexible as possible, but the Council has to understand that their role is, "What can we give to get someone to build up here?" ROI works for hotels but not for residential housing, because of the wages up here. If someone is working, they can barely afford \$1200 per month. How can you get enough margin for the developer?

We need every dime of tax dollars we can get, to fix a couple of streets. We have no business tax, we have no business income tax. Those seem like an anti-business strategy in the mindset of decision-makers here, and they won't even countenance it. And I think, "OK, but, if we're not capturing the taxes, how does it benefit the city if the businesses thrive?"

People who are in the counter position dealing with developer applicants report a common refrain of, "What are you going to offer me?" followed up by, "You want the taxes, right?" The idea is that the city is investing in something that will have a return. But if the taxes are going to be abated, then that bargain is different, right?

Yes. It's the same property tax whether it's vacant or filled. People will say, "You don't understand how important these businesses are." When we have events downtown, which we have all summer long, the City is managing the roads and the parks and the parking lots, and the visitors don't pay *us* a dime. They pay the businesses to stay in their hotels, to take their ferry boats, but the City still has to maintain its part.

Nobody seems to want to find a way to recover some of that tourist money. I can't even talk about paid parking. People pay the ferry lines to park in their lot, but not downtown. There's one parking lot near where boats park, and one by the snowmobiles, that take voluntary payment. But nowhere in our downtown do we have to pay to park. The lot behind the downtown buildings needs a lot of work, but we can't do that until we've fixed some roads. The basics of it is that there's not enough money to go around, so it's hard to get incentives.

CITY OF ST. IGNACE

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I'm interested in how this question will be discussed. The County bought that land by the airport and wants to find a developer to put 40 units on it, and they want to turn it over within a year so St. Ignace doesn't lose that property tax. But if the only answer is that the tax will stay the same for many years regardless of the development, how does that work? We have 40 more households that need more fire, more streets, more police—and no more money to provide it.

I've heard you mention the development community and the business community. Are you hearing about housing from the general public, the newspapers, at meetings?

We get good coverage from our newspaper. We haven't had the public conversation about zoning for housing yet because we want to have some language that we can talk about. Our past experience is that when we have the conversation early, like "here's what we're thinking about as ADUs," what we get is low participation - only from the naysayers. So we wanted to have regulation in hand so that people know what we're talking about, NOT all of the things that you could possibly imagine.

Do you get any pushback when you talk about density?

A little. The people on council now have a good understanding of what shrinking population

means to the city, the school system, and the ability to operate. There are a lot of retirees who just like it how it is. There are a lot of working people who are so busy trying to keep their heads above water that they don't have time to talk about the future—they're just hoping it won't be too bad. The younger people who are here are not all that active in any of this kind of stuff, and I don't know that that's all that unusual.

When we do get pushback, it's usually about "how will that look?" And "how will it affect traffic," "will it bring people here who are dangerous to me," "what if those new people...?" There's not a lot about "how will that affect my property values?" But there is a little bit, and in a funny way: one of the things I hear is, "If you allow this and my property values go up, then

my taxes go up, and that doesn't make my life better because I am not planning to move." They don't see how it improves the roads they drive on, the rec center they take their kids to. And so far, I have to agree with them! I haven't seen anything that makes a difference to the residents, other than we did a little bit of street work. We moved a little money around to do it, and it makes a huge difference, but we need so much of it for people to buy into the idea that they could benefit.

We want to give our Planning Commission permission to think creatively about what we can do, not just what we have always done. Just change the thinking at first, and then think of, "What is that one little thing we can try?"

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

We want to change the setbacks in our residential neighborhoods to allow for more lot

coverage and larger houses, and to change the number of families that can dwell on an R1 or R2 property. If we could, I'd like to just have "residential" and not make a distinction between R1 or R2. There are several differences now: lot size, lot coverage, the number of dwellings. I'd like to make it uniform so that if the housing meets the standards set up in our ordinance, then it doesn't matter how many families are in that building, up to four. So it's kind of like form based codes. If we can do that much, I think that will go a long way to allowing more development. Whether that will get people to build those buildings, I don't know. I don't know what we can do to get those folks to make it happen.

We talked a year ago about bungalow courts and tiny house development, and whether there's a way to write that so people will accept them as not a group of shacks. People have all kinds of worries. You do have to look at what happened when the bridge was being built: there ARE places that were built and were tiny for workforce housing, and they're not pretty.

I would very much like to change our parking regulations in some way. We've talked about how much parking we need in residential districts, and how that could get in the way of residential density. I think our council will accept going to one space per dwelling, but probably not to where the property owner just has to identify where the parking will be even if it's not in the property. Everyone is worried about winter, to get these cars off the street so they can plow. So, what if the residents could agree to park in the hotel lot? We're not getting acceptance for that: "What if the hotel changes hands and the new owner says no?" But they have bought into the one-space idea, putting the responsibility on the resident to find a place for the second car if they want one.

I don't see electrification of cars being popular enough here to be a problem, but if you were on the street only, where would you charge?

You have to have enough. Again, it's not going to be a problem in St Ignace in my lifetime, but we need to require/regulate enough of them. We don't have anything that even considers it. Can you have public charging stations in residential neighborhoods? In public parking lots? In park parking lots?

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

What I've learned is that the things that we imagine are a lot harder to bring into existence than they are to imagine.

We want to give our Planning Commission permission to think creatively about what we can do, not just what we have always done. To think differently about, say, "Do we need all of these parking spaces since they are often empty? Why can't we share parking across properties?" Just change the thinking at first, and then think of, "What is that one little thing we can try?" To say we might work really hard, try to get some investment, and then fail, is not accepted. People expect that if you're going to do something that costs money, it better work.

If we look ahead to how is climate change writ large going to affect this area, it's probably going to be too much water. Our stormwater system is inadequate already: it's old, and our stormwater collection system runs into the lake. We're trying to work through how that will change, how to try to update and upgrade that system, in the context of how little money we have. We are just starting to talk about where there is runoff that is a problem: can we put a rain garden? A lot of the city doesn't have curb and gutter. We are just starting on that. That's a problem that we can foresee. We're not like those coasts where the water gets high and you have to move, but we are going to have to handle more stormwater and we need some

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planning. What are the ways that we change those systems?

We're working with Resilient Coastal Projects Initiative, the Great Lakes and St. Lawrence River folks. They are helping us do things we have trouble doing, like identify an area, write the plan, find a grant, write the grant. The city manager, Planning Commission, Downtown Development Authority and RCPI are working on a little project in the downtown. But there's a lot of storm sewer water problems that we don't know how to address, and this might be the first thing that shows success.

The good thing about having undeveloped property is that we can maybe require it on the new stuff, plan for drainage and stormwater runoff. Every 10 years or so, Mackinac Island exceeds its sewer capacity. That hasn't happened to us yet, but it sure could.

We have to make sure that doesn't become a pollution or a public health problem.

**WHAT RESOURCES WOULD
HELP YOU GET THERE?**

Grantwriting. We don't have anyone designated to do that, so that would help our city manager and DDA director. Our Planning Commission is a volunteer organization. No one is going to volunteer to write a SAW grant.

The process of trying to find the money to do these things when you don't have any money, takes time out of a staff that we just don't have. The DPW director is trying to solve a water main break and look for grants too.

**IS THERE ANYTHING ELSE WE
SHOULD KNOW?**

I feel like I've done all the complaining I can do, but I want you to know that there is a lot of hope here. It is arguably the most beautiful place in the world to be in the summertime. It has fresh water and air and trees, and I think people will want to come to it. I really see this as—for ten years, I have seen this community as on the cusp of being really wonderful with just a little bit of the right kind of everything coming together. It could be much more vibrant, have much more room, and have more people enjoying

it without taking away anything from the people who are already here. There are a lot of people who hope for development of art centers, the waterfront, housing. There's a lot of hope, and sometimes that inspires people to do something!

But we can't just wait for the stars. We also gotta get our pickaxes out. I wish it were easier to go from the talk and the vision to even a tiny little completed project.

Right now there's a broadband company that's digging all over the place. I was told eight years ago that that would ever happen in my lifetime. The pandemic changed a lot. If that materializes, that would make a big difference and open a lot of doors for people who can come here and do the work that they do without having an office or a center.

It feels like it could happen at any moment if the stars were in alignment. But what we have to realize is that we can't just wait for the stars. We also gotta get our pickaxes out.

I wish it were easier to go from the talk and the vision to even a tiny little completed project. That's why I'm working on those rain gardens!

CITY OF HOUGHTON

HOUGHTON COUNTY



SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY PERCENTAGE

2020	2010	CHANGE	% CHANGE
8,386	7,708	678	8.8%

The beautiful Keewenaw Peninsula has seen strong growth on its remote shores recently. Short-term rental and post-pandemic pressures have added to the housing challenges of a college town that is far from labor and production centers, but developments struggle to clear the approval hurdle. **City Manager Eric Waara and Code Enforcement Officer Jeff Jepson** discuss planning for housing that is frantically needed in a community that isn't ready to make the changes that accommodating it requires.

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IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

Eric: Our biggest problem in town is that we have nowhere to put people, and I get inside baseball because my wife is a real estate agent. We don't have a supply for sales, and we don't have places for people to live who want to be here. It used to be that it was tight within the city, but we had the larger area and the townships. Right now, there is no supply there either.

Short term rentals hit us hard, and we're in the beautiful Keweenaw Peninsula. They have drained all of our starter and summer housing stock. They've done great things: stone countertops, hardboard siding, renting out for \$1500 per weekend. But it hasn't helped us at all. Being that Houghton is a college town, we never had an overabundance of single-family stock to begin with. We've always had rentals, student rentals, in single-family neighborhoods, but now we're starting to see college parents buying a house for their student instead of renting. Their kid gets a roommate and the mortgage is covered, they then sell it when the kid graduates.

How has zoning helped us? It hasn't helped us much to increase the supply. The problem has been workforce availability, construction costs, and interest rates. We're not getting a lot of new stuff built, unless it's people who have saved for 10 years and are building their McMansions. But those are not really in town.

We had three houses built last year in town, with a very tight supply of single-family homes. The other thing is, you can read the Wall Street Journal or anywhere else about the price of a house and how high it's gone. The county had a Target Market Analysis done in 2016-17; at that time, the average home price in Houghton was \$50,000 higher than the rest of the county. We have the university, shopping, parks, blue ribbon schools, and we've been a sought-after place to live. I just attended a meeting with young and not-young retirees—ages 60-90—who want to get out of their single-family home and go into a condo. That would help rotate our stock. But the question is, are those people ready to pay half a million dollars

for that condo? Because that's what it will be.

A condo development was built in Hancock 25 years ago, nothing special, and they were selling for under \$200,000, if I recall. Now they're selling in a bidding

war in the mid-300s. Everything is working against us now. We have people say, "What if we do what Minneapolis did and get rid of R1 single family zoning?" We added ADUs as an allowable use in residential based on at least having the ability for the mother-in-law suite, but I tell people that we have to recognize we are a college town and a LOT of our housing is dedicated to students. If we change rules or zoning, we have to go into it with eyes wide open because how the zoning is used may not necessarily going to be the way you hoped and "hope" is not a good plan.

Jeff: It's where the money is too.

Eric: If a developer is going to invest \$10M in

It used to be that it was tight within the city, but we had the larger area and the townships. Right now, there is no supply there either.

a development, the sure money is on student housing in town. Condos are not such a sure thing for those 24 retirement-age couples that would *MAYBE* like to move into one.

Three single family homes last year—is that really it?

Eric: Three homes, and a major addition to a private housing development near the university, probably 200 beds—not a dorm, private housing. Within our city limits, even if someone builds more student housing, the reaction is, “That’s going to take the pressure off the neighborhoods.” But it doesn’t for us, because we just wick people into town and then a student comes in from the townships to take that spot. Michigan Tech University (MTU) is adding on a dorm for 500 beds right now; that private development is going on and the building is topped out at three stories. It has amenities and all the trappings that seem to be needed in order to satisfy the student market today. Which is luxurious compared to my recollection of college-age living!

We’ve got two other major developments that have been stymied by construction costs and interest rates. The Planning Commission approved 100 Pearl, which was designed at about 80 units from one to four bedrooms, close to campus, and wouldn’t necessarily be students. Then another 16-unit development was going to infill a site downtown that has a single-story building, and they are going to build three floors on top. They got the construction estimate back and the interest rates changed, and now are looking for ways to finance.

In the case of the 80-unit build, they started demo before they were ready to construct. The 16-unit infill fell victim to timing with the rise in interest rates and their funding was not 100% locked in before they started work. They had started the project while they were going

through site plan review. They were going to tear down four former single-family homes used for college rentals, which is unlivable right now because they started the demos. There were 40 beds there, so that’s a quarter of a million dollars in rent that he’s forgoing.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

Eric: It says we want to increase the availability of housing across the spectrum and that we want to grow. We’re in the public comment period of our third recent revision.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

Eric: Housing costs have gone up. Look up WUPPDR’s housing study they did last year. I thought it was a little bit vague, and some of it was way pollyanna about things. I recall one of the key points as, “We need to build really nice three-bed, two-bath homes with a two-car garage that will sell for between \$150,000 and \$200,000.” But that math doesn’t work. Our construction costs are exceptionally high, especially as remote as we are.

Jeff: Finding a contractor is nearly impossible too. You’ll wait for over a year.

WHAT’S THE PUBLIC CONVERSATION BEEN LIKE?

Eric: Everybody wants more housing, and everybody knows we need more. We need more intentional single-family housing, whether it’s a townhouse, a three-bedroom apartment, or a single-family home. Everyone knows that.

But then someone’s going to build it, and you get a lawsuit over site plan review, which was subsequently thrown out, but the process was delayed so long that the financing fell through. The construction costs, interest

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rates, appraisals, etc. are all working against new starts here, as well as in other places I'm sure. I have spoken to contractors that it costs \$400,000 to build a house that used to cost \$300,000 to build that might appraise at \$325,000 when it is done. The math just doesn't work.

Also, on public engagement—it is very difficult to get that initial engagement when you're planning or making a change to an ordinance. I get it, people are busy. But things change, or projects are proposed—all in complete transparency—and then someone who was otherwise preoccupied and basically paid no mind to the months of public work that went into something, doesn't like it for some reason when they see it in the paper, takes to facebook, and screams "foul." Then the torches and pitchforks come out.

Is that what happened to those two developments?

Eric: Yes, one neighbor saw the new development as competing with their development. They stopped it based on a height requirement, which we don't have, but the judge let it go forward and it took six months to work it out. You can sue anyone for anything.

The public engagement sessions had stations, one of which was housing and neighborhoods, they had their maps and dots and key points. We did do that, and it's been an ongoing topic.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

Eric: With this plan, it said that we are going to look at our zoning designations. We continuously look at our zoning, but there were no specific targets there. What it did say is that we are going to keep looking at the zoning and rezone areas where it makes sense. Things change. We did just rezone an area adjacent to downtown because someone wants to do a redevelopment of it. But in order for them to do everything we wanted on it, including

the commercial, we had to rezone to B-2 with conditions, one condition being that 51% of the square footage was for residential.

Jeff: Eric and I daily kick the tires on potential overlay districts and other areas.

Eric: But then you end up with a property owner—

we have one in town that has some of the last prime waterfront buildable land for residential. They probably paid very little for it 30-plus years ago and have a half mile of waterfront. They are platted and lots are laid out, but there's nothing on it, no utilities or road. Jeff keeps talking to them year after year. If he came in today and was ready to go, I'd ask them to buy the pipes and we'll install them, no questions asked.

Jeff: And I'd be running out the door for a shovel to dig the ditch.

Eric: There are varied personalities among property owners. Houghton is only four miles by one mile, and you start looking at who owns

Then you get the imports, the cool people you want moving in, the talent—and they don't want anything to change either. They say, "I fell in love with how it was when I got here and that's how I want it."

these big chunks of property, and they've had them for 40 years. I can think of a few pieces in town that would help solve our housing problems. People have asked over the years and nobody gets anywhere.

Some of it is zoned industrial, and they think that that's where the money is at. But people don't want to live near a sawmill, and the owners don't understand how long of a process that would be. That was platted and we're looking at doing an overlay so people could do duplexes instead of doing your standard run-of-the-mill single family. Maybe you could set it up to get rid of the setbacks so you can build duplexes closer to the property line, or change it so you could build duplexes or quads. There are quads across the water, and people pay \$4,000 a month.

We have a high demand for that kind of housing. The owners can't get organized enough to get it done.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

I heard you say that construction estimates are coming back higher than expected. Are you being pushed to make up the gap between costs and expenses?

Eric: MSHDA came out with their housing brownfield. We're probably going to look at PA 210 for a tax abatement, and that's where everybody's going to be looking. It's funny because those are the kinds of tools that we never had to worry about here—people weren't asking for brownfield and tax abatements. Right now, we're literally waiting to see what the ask will be to get those projects moving forward.

What do you think about that?

Eric: It sucks. I'm going to meet in two weeks with another developer who wants to build workforce housing—that's the new word for affordable housing. I looked them up on the internet, and they'll be here looking for incentives and abatements too. That's the only tool anyone has left.

WHAT'S NEXT FOR YOU?

Jeff: It's kind of tough for us here. We're ten pounds in a five-pound sack here in Houghton.

Eric: What happens is that when you have people looking to densify an area, you get pushback: "I don't want a big building there! It's going to block my view of the northern lights!" When we rezone up the street here, there will be pushback because someone will build something bigger than someone thinks it should be. The NIMBY problem is that all it takes is one inflammatory post on Facebook with a crude drawing of a building that isn't even here, it's somewhere else. And they're like, "Everything bad will happen," and now your council is cowed into believing that.

We just chased off a major developer for downtown. My DDA is valued at \$8M taxable, and we had someone proposing to drop \$50M-60M on a small footprint with a new parking deck. They ended up walking away after spending \$250,000 on renderings, legal, etc. ...they finally threw up their hands and walked away. Council says it's "too big, too fast, too much"—after asking me to go out and find them. And the [old] parking deck came down anyways, except that the taxpayers paid for it.

Is there any kind of strategy for that, among council, staff, anyone? What are we doing about that?

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Eric: I laid out the beginning of a strategy when we got the [MEDC Revitalization and Placemaking] grant, which we got an early one. I said we have to decide as a community what we're going to do, because we have a \$150,000 yearly bond payment to make and we might have to sell some stuff. So I ran up that hill and died on it in 2021-2022. I got everything Council asked for and more, and then we ran them out of town.

The funny thing is, we've been talking about this for a year and a half pre-COVID, but nobody was paying attention to what was going on in the city. We're going to have to sell some surplus city property for development.

WHAT RESOURCES WOULD HELP YOU GET THERE?

Eric: One of the most difficult things we keep running into is getting people to understand the value of development and that change is inevitable. We have a lot of people in our town that say, "We don't want change." But the only reason that it's as nice as it is now, is that we've been changing for 50 years. Then you get the imports, the cool people you want moving in, the talent—and they don't want anything to change either. They say, "I fell in love with how it was when I got here and that's how I want it. Otherwise, I am going to raise an army on social media and kick a developer out of town."

We also lose quite a lot of housing to people who just spend summers up here.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

Eric: What tools do we need? People are change averse. You can educate Council, you can show them the master plan, the zoning, state law and all these things, but their neighbor is mad at them and that's what they base their decision on. That's one reason we took rental licensing away from Council. We have specific rules for it in town, and yet our council got to the point where they turned down a rental license request that was compliant (AND the owner was an attorney—fortunately, she was a nice lady), and they denied that license. Why? Because

one neighbor a block away got the neighborhood all lathered up that there were going to be keggers every weekend. No, they just needed to rent it for a year until they could move up here. So now I sign all of the rental licenses.

Jeff: You should see the difference that's made.

The world was on fire if they found out that someone was going to the rental housing board.

Well, how much housing can you get under administrative review, then?

Eric: We used to need a whole site plan to change the siding: survey, photometrics, the whole thing. After the infill project downtown where the City was sued on a number of items, just to be sure, we go through the site plan review checklist line by line ad nauseum to

There's all this ARP money, and it came with this idea that we're going to fix housing. We're an office with six full-time employees trying to run a town of 8,500; the money was helpful but it's not the answer.

document that the planning commissioners considered everything in the ordinance (which they would anyway) in case someone ever tries to sue us in the future. It's unfortunate that in the modern era, it's too easy to weaponize these things.

As public officials, we've been—I've only been one for ten years, and before that I was an engineering consultant; I'm a civil engineer. But in the last ten years, the vitriol and the threats and the litigiousness have all been amplified, and then it exploded during COVID. If you try to do anything, even if it's in your own rules, people complain. We have to tell our Commissioners, "If you vote no, you have to say why, so that our attorney has something we can go on when they sue."

Jeff: One thing I've noticed about these points of contention is that what ended up happening in the after-effect is that some of these people formed organizations, they ran for Council, they ran for Planning Commission. But then they didn't know anything about how to do it. That ended up with three new Council members and four new Planning Commissioners.

Are they trained up now?

Eric: They're still not as well-trained as they could be. For planners, just like MML does with elected officials, keep hitting those commissioners with the training. You gotta make it easy to take. We're WAY up here!

Jeff: The toolkit is awesome.

Does the planning commission like it?

Eric: Yes.

Jeff: There's a few things that we kick around all the time: ordinance changes to the site plan review process, what can be administrative as

opposed to planning commission.

Eric: We're RRC certified, and we've got a lot of good practices in place, but then there's that one thing here and there. I'm gun-shy now after getting scolded by the attorney about things like, "you didn't ask the Planning Commission about protecting old growth resources."

There's all this ARP money, and it came with this idea that we're going to fix housing. We got \$800,000. It was a good thing and we put it to good use, but that's not going to solve our housing problem. We're an office with six full-time employees trying to run a town of 8,500; the money was helpful but it's not the answer.

We're not a housing developer. People ask, "Why don't you build a subdivision?" Well, if builders can't afford to build for what people are able to pay, then it's just going to sit there. For us, those days are gone. Those were the 90s in Houghton. You could clear land, plat it, run utilities, and builders would just descend. Everyone was dumb, fat, and happy. Now those pipes are leaking and people are complaining that they don't have sidewalks. Why build out there and have to take care of it when we could build here where stuff already is? One of those newly elected officials said, "We should expand the city." Said that in a council meeting. I was like, should we take it by force like a viking?

All the homebuilders up here are extremely busy, building those high-margin, low-quantity homes. The rest of the investment is going into student rentals and short-term rentals—we're up to 12 buildings purpose-built for short term rentals. One is calling themselves a "resort," basically building triplexes one after the other on the west end of town. But if the resort business doesn't work out, you have plenty of long-term rentals. The guy building them is no dummy. If something changes, he pivots and rents those out by the year. At worst, he could condo them off and sell one.

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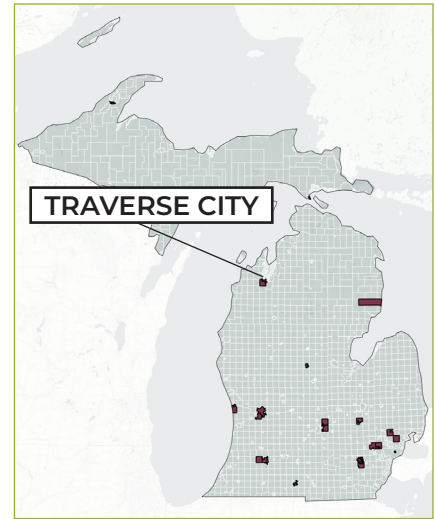
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2020	2010	CHANGE	% CHANGE
15,341	14,482	859	5.9%

The housing pressure is intense in Traverse City, the regional anchor for growing northwest Michigan. The community has been having a long and tumultuous conversation about how to accommodate it, and recent package of zoning changes intended to relax the single-family monoculture, allow for new investment opportunities, and increasing affordability was no exception. **Planning Director Shawn Winter** discusses the challenges of addressing the housing shortage amid strong advocacy and heated discussion.

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

There has been some new housing built. Just within Traverse City boundaries, it's primarily multifamily construction. But the finished state can look and function differently. Some is multifamily that was built, condo-ed, and sold where people are using them as short-term rentals. Even that has slowed down in the last year and a half. Most of the multifamily that we are approving is using some sort of subsidy to address affordable housing, and they might want the subsidy because costs are so high that they want the incentive.

We just did this for the master plan. In 2017-2020, roughly 125-150 dwelling units per year were permitted. It was 447 in 2021, 413 in 2022, and 215 in 2023. That's permitting. Some haven't been built—one with 20+ and one with 70+ units got tied up in lawsuits. One has been cleared and has since received a PILOT under the new legislation.

We're looking at maybe a dozen ADUs a year. It's probably the type that we permit the most. There are not many single-family homes or duplexes or anything like that, and not a lot of vacant land or lots, so developers are looking for places to maximize. They are also coming and wondering if they can get a rezoning or conditional rezoning to go taller or things like that. There is not really any single family.

Any theories on why no single family?

A lot of it is interest rates and a lot of it is land, lumber, labor, and laws. The homes we are seeing built are tear downs and supersizes; we've got a handful of those. 4,500 square foot lots are selling for a quarter million dollars in medium-desirable neighborhoods between train tracks and industrial.

Are they in any particular location?

They are all over the community, wherever the opportunities are. There is some infill downtown, like a small footprint of former law offices that has a five-story building in its place, and on the periphery of downtown and in some of the corridors. The parts of the city that people historically drive through are becoming a place. That's consistent with some of the planning efforts we are trying to do. We put all of our eggs in the downtown basket for a long time, and now we're trying to invest in other nodes of commercial activity that support the 10-15 minute city concept, with more services in the neighborhoods.

That's where we're seeing some organic, entrepreneurial private investment, and cheaper rent, where someone trying to break into the market can do so. Downtown is expensive and competitive. The corner of 8th and Garfield had seven new businesses in the last year. We had a study session on a possible social district in that area, and set up for it physically.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

The new one that is underway largely guided the housing zoning reform of the last few years. As we were working on the draft chapters, a lot of what got proposed was included in the last revision. We've been working on it for the last three years, but people need homes now. In terms of housing, some examples talk about implementing and utilizing new incentive legislation and multifamily housing. The City Commission has been chomping at the bit for the new PILOT housing, and that went through pretty quick. We haven't gotten around to exploring those other incentives, but we talked about it at a high level. The old city manager had a "let the people come and ask for it" mentality, but the new city manager is

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more like “let’s figure out where we want the housing and put the incentives in place there.” Our neighborhoods downtown are highly desirable, and they have access to everything including the beaches. We are trying to make other neighborhoods more desirable.

We did a visual preference survey to help guide us on the corridors where we are trying to do these nodes. Most people seemed to really like the mixed-use buildings with commercial and facades that use different materials. People like the step-back as we get up in height. Height is such a sensitive issue here.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

The housing needs assessment that Housing North did with Bowen Research Group for each of the ten counties. We paid them to do the city specifically and a gap assessment. It helped quantify the needs.

One day we had a study session and brought in the City’s HR director, the head of Cherry Republic, the DDA’s Nonprofit Merchant Association, the director of our Chamber, the schools, to have them explain how housing is hurting hiring. That seemed to be compelling. People already feel that and see it in this area.

Some people did latch on to how housing could be a climate mitigation strategy, allowing people to live close to their needs and not drive 45 minutes each way for everything. We also had plenty of detractors—frequent commenters who no amount of data would ever change their mind. Or they say they might support something if we could guarantee the future result, which we can’t.

WHAT’S THE PUBLIC CONVERSATION BEEN LIKE?

A lot of it is just the fear of change. The people who are saying that don’t recognize that the community changed when YOU moved here. We have a commissioner that I like a lot; he doesn’t speak much, but he had a meaningful piece he’d prepared. He’s a member of the Tribe, and he said, “I represent people who moved here two days ago just as much as the people who moved here two decades ago, and I don’t like to flex it but my family has been here longer than anyone else’s.” I liked that because—who gets to qualify as being OG in this town? Who gets to say that?

One thing that really bothered me was that there was so much stigma projected onto renters. That was really bothersome. We hear, “Renters don’t take care of their property, they don’t care.” People rent for different reasons now than they did 50 years ago. A friend of mine rented a house for 11 years, because the wife started three

With the people who are saying that, they are not recognizing that the community changed when YOU moved here.

businesses in that time, and they needed the capital. That’s a great outcome for our community! Government doesn’t need to be involved in that.

We hear a lot about the perception of privacy, too. But in a city, we are part of a social compact. You don’t live in a 40-acre parcel in the woods. I can see in your backyard from the second story of my house. Everyone can.

Then there’s the infrastructure: “we don’t have the capacity,” “we don’t have the roads.” But we talked to the infrastructure folks and that isn’t true.

Do you have a pro-housing grassroots faction?

We don't have a unified voice. By and large, we mostly see voices in opposition. There are a lot of naysaying champions, not a lot of pro champions.

I get frustrated because some of the people who tried to lead these pro-housing efforts can be just as militant as the anti-efforts that they are frustrated with. You're not treating people any better, you just have a different position. I don't see any value in people being like, "You're stupid, you just hate housing." Let's all be honest here.

Going back to the stigma of renters—people make choices for different reasons. Some people understand because they experience it themselves. They want variety to meet different needs and different phases of our lives. There are a lot of seniors that are overhoused right now, but they want to stay in their neighborhood. They want to downsize, they would be happy in a duplex unit, but that rents 30 years of community they've built.

It's those that have that don't want to see what others need. That's what we saw a lot of: those that are firmly housing secure were the ones that were firmly opposed to all of this stuff. We talked about housing insecurity and how plenty of people are one paycheck away from not making rent. We have way more vouchers available than property, and we can't utilize them because there's nowhere to put people.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

Recently adopted in October of last year are: We removed the annual cap on ADUs but retained owner occupancy. Duplexes are now allowed by right. We reduced minimum lot size and width. We allowed two principal dwellings on a lot that's two times the minimum size. We reduced cluster housing from five acres to one

acre—we don't have any five-acre parcels left and only five one-acre parcels. We changed from City Commission approving special land use permits to administrative special land use permits. City Commission land use permits require two meetings and two public hearings, which is a three month process. Now, it's the same standards, but staff holds the public hearing and staff gives the approvals.

Two or three years ago, we collapsed multi-family districts into one and removed density limits, focusing on the regulation of height and impervious surface. We eliminated all parking requirements for residential uses in 2021.

Is there any character change that you can trace to those amendments—anything that you could point to and say, "Zoning made that move"?

No. Those changes to multifamily have driven a lot of development in our districts, and some were already developed, but most of it has been in the commercial districts that allow mixed use. As far as one- and two-family neighborhoods, since we adopted those changes in October, we have had a handful of land divisions. We haven't seen permitting for that yet, but it takes a while for it to get surveyed and sell the lot. That will probably be coming. There are a lot of questions, phone inquiries, people stopping in and wondering what they can do, all local and small scale with no local or corporate investors. It's challenging with the cost of capital and finding a builder.

This is comforting from one perspective, right? It does not seem to be zoning that opens the floodgates. Sometimes we find that a controversial project has been allowed for a long time!

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We dealt with that quite a bit. There was a multifamily structure that was built, admittedly out of scale, with single-family on the corridor. But it has been zoned that way since 1949. I was just told off at a listening session because “we permitted it and gave them money to do it,” none of which of course is true. I have to understand the part of the human psyche that’s like, “Everything we don’t understand, that means somebody’s getting rich off of this.”

It’s going to be ten years before we see a significant move of the needle. So that begs the question: Why do it at all then? There are many levers, and we can control land use. There is not going to be a panacea or silver bullet; it takes a mix of everything by everyone. People who don’t want to believe it, don’t believe it. But we don’t want to deny people the opportunity to provide more housing in a scale-appropriate way if they have the desire and means.

One thing that helps us as a desirable community is that we don’t allow short term rentals in our residential districts. So that market force isn’t there. Sedona, Arizona, which also has a pretty high tourist population, made it illegal to regulate short term rentals, and they did have a case where outside money was coming in, buying a block and turning it into short term rentals. We take away that incentive by not allowing them.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

PILOTs, brownfield authority, attainable housing facilities act, multifamily act. One thing that has been presented that the City Commission has a hard time wrapping their heads around is the Neighborhood Enterprise Zone (NEZ). We had a developer that was interested in using those tools downtown, and

they said “let them propose it” and it really didn’t go anywhere. We need some more time on the incentives, and how to put those in place. [Housing investment is] not going to happen without them, frankly.

How do you feel about that?

On the one hand it’s good, because it requires it be affordable. I do worry, without long-term financial analysis, what the impacts will be of adding more people using more infrastructure with deflated revenue.

Design guidelines came up a lot. We want to make sure that if something new gets built, that is compatible. That’s easier to do in some parts of the city than others because some have a dominant architectural style, and some have a hodgepodge. There is a charter amendment that you can’t do that for one- and two-family

We’ll have the incentives conversation, creating the necessary policy, ordinances, scoring matrices, and applications. We would like to have the Planning Commission recommend where some of these should be used, where do we want more housing, and which tool might be best for each area.

houses. Some people really like the diversity in their neighborhoods. I went to a national session and architects were like “keep it simple, but require three distinct parts.” For example, one woman from Minnesota said her community wanted such complicated residential design standards that they now have to hire an architect to review them. It’s OK not to like something. Sometimes I feel like there is an entitlement for things to suit their taste: Is it a nuisance? Is it threatening health, safety, and welfare?

WHAT’S NEXT FOR YOU?

Getting this master plan and mobility plan over the finish line. We hope to be formally done by the beginning of September. Then it will be time to have those conversations, which is the prescriptive part of the plan. The future land use map calls out these transitional neighborhoods on the edge of the core neighborhoods. What is going to be appropriate in each of those sections of the city will be dependent on the context of where they’re located. We’ve had a good conversation about what that might look like in places, and we’ll maybe upzone in some of those transitional areas.

We’ll have the incentives conversation, creating the necessary policy, ordinances, scoring matrices, and applications. Once this master plan is done, we would like to have the Planning Commission recommend where some of these should be used, where do we want more housing, and which tool might be best for each area.

The Planning Commission has expressed interest in the pattern book homes concept. Some states like California have pre-approved plans for ADUs, but we ruled that out because of our history: people were building monstrosities two times the size of the principal building, so we require it to be designed similarly to the main home. Pattern book homes for triplexes and quads have traction.

It’s not exactly housing but we’re hoping it has that effect: focusing on those nodes of activity where people want to be. We might already allow multifamily there, but it’s not built. [We’re thinking of it a]s commercial node-oriented development, similar to transportation-oriented development.

The Planning Commission this year would like to look at further limiting short term rentals. Three or four years ago, the Planning Commission was getting frustrated with these 70-unit developments going up and being condo-ed into short term rentals, and they put forth a proposal that would limit the number of units to be for short term rental purposes at 25%.

Why not ban it? We have seen some mixes where the short-term rentals subsidized the lower-income housing. When [the current legislation] went through City Commission, it only applied to two districts. In three other districts, they thought: we already allow lodging facilities like hotels, so why would they limit it? But people have come to understand that 40 independent lodging units is different from a unified entity [providing that service]. We’re not advocating for an outright prohibition. I’ve had some conversations with our attorney, and our area is on the radar of legislators, so there’s the thought that a ban invites pre-emption and we need to learn to regulate appropriately. It’s 4% of our housing stock, so it’s really not too crazy. It’s just that the location is concentrated.

WHAT RESOURCES WOULD HELP YOU GET THERE?

We need real life data of how this has played out in other communities without destroying the fabric of the community. Pew looked at four communities that had been zoning reformed, and it does stabilize costs. So more real-world examples from a spectrum of different types of communities, although someone always

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says, “But we’re not them.” I put together a story map with examples of existing duplexes, historic zoning, and all the public meetings. I have this graphic that I like to present about how you make all these changes, and you only get a little bit of housing.

We have to use our judgment to know when the voices of one group are drowning out the voices of others. For example, we had a meeting that was pure warfare—you would have thought nobody in that room liked [the housing changes we were proposing]. But there were people at our table who had been emailing me, so I knew they were in support, but they couldn’t get a word in edgewise. We also conducted a survey at the meeting, and the person who collected the surveys had a nice time—everyone told HIM it was good to have a chance to give input. There was 57% support overall, but you never would have known it from what was heard, and it was the loud voices that were heard.

The Zoning Reform Toolkit was helpful.

Were you able to use it as a communication tool?

It was helpful for the Planning Commission to see it. We framed this as “creating opportunity through housing variety.” It linked to different resources, such as Housing North, American Association of Retired People, National Association of Home Builders, Brookings Institute, even the National Oceanic and Atmospheric Administration. We’re trying to share the multitude of benefits that this can bring.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

I think it’s helpful to reinforce that zoning is but one barrier. So it’s not going to fix everything, nor is it going to destroy everything—that’s not the reality. That boxy house on Oak Street that everyone still complains about? That was built six or seven years ago, and that’s ONE thing people don’t like.

When we have the [MAP] conference this fall, and we’re all together, maybe we could have a roundtable of some communities that could collectively inform us about this. Maybe there are threads of commonality that would support a networking group.

And I always want to know, what got communities to that point? I was at a meeting called by our Chamber, and the manager from a nearby village was there, and I asked: what got you to the point of actually making changes? What I heard was, “The pain just got that bad. When restaurants were

only open two days a week, we had to DO something.” You would think it would be some of the bigger communities that are leading, but sometimes it’s the smaller ones.

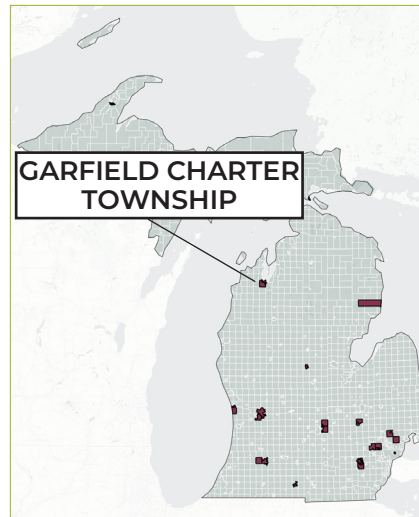
People struggle to understand that the changes we propose are getting us back to legalizing this environment that you love so much. We used to have 25’ lots. We used to have commercial uses. Just like a monocrop is not resilience, we just learned that lesson again with offices. But here we are sitting on our hands.

People struggle to understand that the changes we propose are getting us back to legalizing this environment that you love so much. We used to have 25’ lots. We used to have commercial uses.

GARFIELD

CHARTER TOWNSHIP

GRAND TRAVERSE COUNTY



**GARFIELD
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CITY
VILLAGE
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SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY PERCENTAGE

2020	2010	CHANGE	% CHANGE
19,499	16,256	3,243	19.9%

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Statistically, anyone who’s moved to the Traverse City area between 2010 and 2020 was five times more likely to have landed in Garfield Charter Township than in the City proper. It’s the largest municipality in the region and growing fast.

Planners John Sych and Steve Hannon talk about developing a data-driven master plan to shape growth into a brand-new “place.”

GROWING BY
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IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

John: Based on our population estimates, it is probably between 21,000 and 22,000, we think we'll hit 25,000 at the end of 2030. We're the largest municipality in northern Michigan—Traverse City is only 16,000, and we are the outgrowth of that urban area.

Most of what we're setting is multifamily. We're getting hardly any new single-family homes. That's a result of a lot of people moving into the area, not just people moving within Michigan but from other parts of the country. With the region often cited as one of the top 10 places to live, it induces a lot of demand. A need for apartments is one thing we're seeing. Historically, there's not been a lot, but investment groups are looking at it and seeing it pop up in their radar. It's traditional multifamily, but also senior living: we have two in process now that are going to add 700 units combined. That is significant for our township.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

John: We started updating the Master Plan two years ago, totally in-house. We have two staff planners and a staff zoning administrator as well as our own building official—we have a lot of capacity compared to a lot of northern Michigan municipalities. We'll adopt later this spring. That master plan is the vehicle now. It's going to set the foundation to update portions of the ordinance.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

John: The new master plan has two parts to it: the actual plan, which is 35-40 pages long, and then the massive appendix that goes with it. We spent the first year just going through data and understanding our community, creating maps, and doing analysis. We used Census data, existing land use, the housing needs assessment that was done for Northern Michigan [from Housing North]. That housing assessment has the information that MSHDA is looking for, like demand, rent ranges, etc.

I was involved in creating Housing North, which is like an economic development organization but for housing. It's nice to have that organization; they do an annual housing summit. Bowen [National Research] did the housing needs assessment for our 10-county region in 2023, with support from the Frey Foundation. It's nice to have their report, with the specific needs and rents.

It's important for us to then tell the story of what that data says. We have a lot of people who are below the poverty line here—one out of every three children is in poverty. We have a lot of mobile home parks and apartment complexes where the income is lower, and those are pocketed in certain areas. I don't know that anyone has identified this, because if you're on the west side, you have a nice home, you drive, you do your shopping, and maybe you don't see it. The east side of the township is a little older, in a little rougher shape. So, it's important for us to use the data to understand what the challenges are in the community.

With the region often cited as one of the top 10 places to live, it induces a lot of demand. A need for apartments is one thing we're seeing.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

John: One key way of doing this was a community survey: a random sample survey of residents which had 800 respondents. We did some outreach, a pop-up event, open house, and stakeholder discussion. The stakeholder discussion went well, especially with the road commission and TART [Traverse Area Recreation and Transportation Trails]. But the open house and the pop-up were not well attended. One challenge is that the township is spread out over 26 square miles, divided by a river, and we don't really have a downtown. So, it's not an area that has a lot of identity.

A lot of the local media and issues focus on the city. We've had contact and discussions on that—they have a stronger identity of community there. It's been quiet here in comparison to other communities. We did know that there was a sense of stress in people's responses, that they see a lot of change and are getting more uncomfortable with that.

One of the key things in this area is protecting water quality. Access to parks and open space areas is another important aspect. It provides people an outlet and gives them peace of mind because you can work all day and be hiking and mountain biking in the afternoon. When people see a lot of the growth, they reap the benefits of the stores and restaurants, but are still concerned about the character.

That's a marked difference from what we hear about the conversation taking place inside Traverse City. What do you think is the difference between the tenor here and in the City?

John: People think they are buying into something [in northwest Michigan]. This is the

opposite of how our legacy cities are—here, the value is in the center [of the city/region] and impoverished areas are on the outside. Some are buying into what they think Traverse City is “supposed” to be, and they are trying to keep it that way. It dissipates once we get outside the city. The media doesn't cover the township as much. We get some people at our public hearings, but nothing like the City. Also, there's more suburban style development, so people are just not as close.

Steve: Also, the city is a wealthier community. People are highly motivated and organized, and it has a bigger spotlight on it.

The idea of a strong identity being a bit limiting is an interesting one, that people are reacting to a “vision” rather than on the specifics of the decisions. Garfield sounds a bit freer to focus directly on the issues. Does that sound right to you?

John: Yes, there isn't anything to be “threatened” here—that's part of what we're trying to create. And it's interesting to be lectured by city residents about how we should be doing things in the township. Most multifamily housing in Grand Traverse County is in Garfield Township; it provides a significant amount of workforce housing for the City. There are lots of PILOT projects in the township. It does free us up to start hitting some of these issues and addressing them in a way that isn't bogged down by those politics and jammed meeting rooms that try to stymie efforts.

We're getting market-rate development as well. We'd like to work towards bringing [that development] closer together in a form that creates better identity. We're certainly pushing the nonmotorized connections.

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PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

John: The township has approved 14 PILOT projects, MSHDA funded, tied to services payment for police, ambulance, fire. The Board is trying to use the rule of thumb for them to be 15% of total housing units, which we're at. But there is this need for housing, so if another one came along, it would be hard to deny.

We are looking at the new brownfield legislation for TIF. We're working on a project that will be our first test case to provide new workforce housing. That's different—using TIF—and that will give the Township Board experience with this tool. There is potential for water system partnerships. Historically, we've not had access to brownfields because we're not a core community. We're excited to see this.

Do you worry that these tools will have long-term financial repercussions on the township?

John: That is always a concern. We are still seeing market rate development, and that is balancing it out right now. We don't want to be too heavy in one area; creating a mix is important. But we're mindful of it.

We look at it as a collective support. It's not just the township forgoing taxes; obviously the state of Michigan is also forgoing taxes in a big way. So, it's the county, state, the local

college—all participating in these efforts, and all benefiting from it.

This area did not have a post WWII housing boom. It wasn't until the 1970s that there was new single-family construction, so there was this void of housing stock that just wasn't there. So just building is critical.

We're doing well on the multifamily and senior living. Our concern is the single-family homes, which there is more demand for. How do you incentivize small, starter-type homes?

Why do you want that type of development?

John: It provides a different housing type for those who want it. We had some applications for rent-to-own, and those are detached housing. We are looking at it; home sale prices are pushing toward half a million dollars, which is not attainable to everyone. And to create a balanced

community. We all have different needs at different times of our lives.

Steve: Whether it's need of a balance or perceived balance, you can see a difference between vacant land that is planned and zoned for single family versus what is planned and zoned for multifamily. Most land that was planned for multifamily in the last Master Plan has something on it; one stretch of road has seen three or four new projects in the past couple years. But a large single-family-zoned site has been for sale for years, and we haven't seen any applications on it. One challenge

Access to parks and open space is important to people living here. When people see a lot of the growth, they reap the benefits of the stores and restaurants, but are still concerned about the character.

might be construction costs. It might be that the financing is headed for multifamily projects right now.

We do want to look at it with our own zoning. A challenge right now is that anything over a duplex is a special use. We'd like to look at defining triplexes and quadplexes to potentially allow them by right in the R-3 district.

John: When we look at the larger developments we're seeing, they're from outside companies: Grand Rapids, Detroit, Ohio. They bring their own labor and build their own products. The single-family products are being done by local builders, and those are multimillion-dollar mansions up on the [Old Mission] peninsula. Or they're building condos in the City.

A recent eight-unit development was a local builder. There's not many of them, and there's a demand for it, but it's not really happening. Those are the ones that tend to be more walkable. We're trying to get the pieces infilled where the walk score is higher. They're doing it in the city, but at a higher density. We're trying to do it here, but people are not comfortable with the density yet—though we are finding that mostly if it's designed well, people are comfortable with it.

We allow multifamily in our commercial districts, and require 300 square feet of open space per unit. That's probably a more suburban standard, to protect the multifamily development from the commercial uses. We're looking at potentially allowing for a format that doesn't require the individual greenspace but has a path to a park.

Do you find that the greenspace is an important feature, like the design, in allowing for more density?

John: Not so much surrounding the site, but access, whether on the site or nearby, is important. Our Park and Recreation Master

Plan envisions all parks connected to each other, and to dense residential development.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

John: The Zoning Ordinance was redone in 2015, and it has a good structure to build from. This Master Plan will give us direction and support the reforms we need.

We have a somewhat different situation from the older communities downstate in that we are newer and have some flexibility in terms of how we develop. We have our own water and sewer systems that we can use to create areas of higher density. So, we ask: How do we infill closer to the urban core rather than spreading out? Steve has gone through and done a checklist based on the Zoning Reform Toolkit and identified some of the tools we can potentially use, like creating new mixed-use districts.

Steve: My observation is that some of the biggest developments around here, except maybe the malls, but the things that we've reviewed—senior living, housing commission development—have all relied on Planned Unit Developments. This region has a lot of growing pains. People remember it as a quiet little town, with a small-town vibe. The high environmental quality too, and the parks...there's a lot of resistance to any growth at all. So, there are challenges between those things. But not planning for areas of high growth didn't stop it. It just went to PUDs.

John: We want to have more control over the design. Our planned shopping district allows a lot of uses, but it doesn't have the right form. Those are centers where we want to see development.

We have a lot of open land; sadly, we're one of the few places in Michigan that's still benefiting from this old-style growth. As planners, we can see that there will be problems, but the developers have the option and they can use a

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PUD, so they do. The master plan needed this direction. We're using the Toolkit to identify openings for change.

WHAT'S NEXT FOR YOU?

John: After the master plan is adopted, we'll be working toward zoning changes that are laid out in the plan. There is a learning curve with the Planning Commission: they are good at getting things, but it can sometimes take a while for them to warm up to new ideas. Zoning is more intimidating than planning, and we must be very careful and take a legal, attorney-like approach. We reiterate that these ideas are intended to help implement the master plan.

We have developers who are interested and following along too. We hope to start engaging them this summer.

We'd like to see a statewide master plan, a statewide planning commission, and relevant planning.

WHAT RESOURCES WOULD HELP YOU GET THERE?

John: One of the things that I value is the statewide conversation on planning and zoning that we can't have at the local level. Everything we are doing, the brownfield, the planning laws, it all stems from what's happening at the state level. That's where MAP as an organization is critical: to have that statewide conversation that connects us all together.

We'd like to see a statewide master plan, a statewide planning commission, and relevant planning. There are a lot of progressive ideas, but a lot of antiquated laws and forms of government. When are we going to bring ourselves into the 21st century? We're open to ideas. We work for one township but are

interested in the people throughout the entire state. We're not in isolation; we're tied at the hip with the city and the townships around us.

Steve: MAP is the leader in facilitating this training for not just the planners but also the Planning Commissions. During our mobile tour [at the 2023 conference in Traverse City] there were several Planning Commission members in attendance who said they were facing similar issues in their own communities.

The MAP Zoning Reform Toolkit is also an excellent resource. It's a first step to go through it, point out the things that were most relevant for us. It's a framing tool for whatever we want to do next.

It's also a chance to point out what we already have, and to frame different categories.

John: It would be helpful to know: Are there some best practices in the categories of the

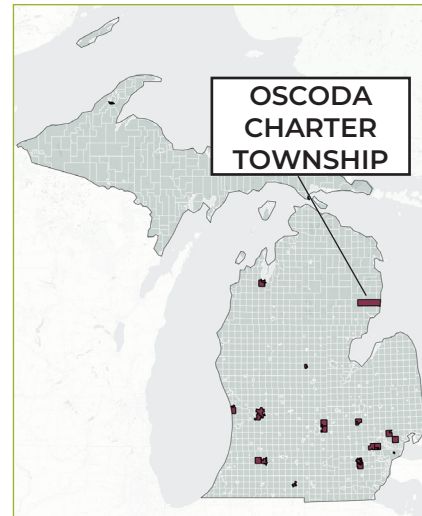
toolkit, and how has it been used? For example, is there a community with a good set of performance standards? We appreciate the range of community sizes and types in the toolkit. We often look to our neighbors and other townships of similar size for examples.

As we're going through this, we connect the concepts to the developments we're reviewing right now. We have made some "fine-tuning" amendments to the Zoning Ordinance which the Planning Commission was comfortable with; the challenge will be in trying to make bigger changes. This is a multi-year process. We almost need to stress-test the ordinance: What do you want to see? Is it allowed?

OSCODA

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IOSCO COUNTY



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SELECTED BECAUSE YOU ARE ENGAGED IN ZONING REFORM

2020	2010	CHANGE	% CHANGE
7,152	6,997	155	2.2%

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In the largest community in Iosco County, there are great jobs going unfilled because there's nowhere to live. A spread-out development style is constrained by the Huron National Forest, which covers 80% of the township, so new thinking is needed. **Planning Commissioner and Township Trustee Robert Tasior**, alongside Planning and Zoning Director Rick Buckner, explains how the township is forging ahead with developing a master plan, modifying ordinances, and addressing "citizens against virtually everything,"

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REFORM**

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

Last year we only had nine single family homes and several additions to homes, some of which have living quarters in them. We have a couple of developments that are in early stages out in our flight district: single-family townhouses. It's a big opportunity to get some housing.

We started rezoning the Wurtsmith base. It's difficult in that area because they just stuck whatever anywhere they wanted. We brought it down to three form-based zones: industrial, residential, and mixed-use business. It's going to be beneficial because there is a lot of potential for growth in the area. That's where our job center is. We have the longest runway in the

eastern US and a secondary landing for a shuttle. That brought a lot of jobs. We have Kalitta Air, the largest independent air service in the world. They have about four hangars for 747s, and we have an expansion looking for another five. USAir has come in, which is a medium-type air service. They rebuild planes, make a passenger 747 into a cargo plane. Aircraft that puts out wildfires are built there.

There are a lot of areas in dire need of housing. We have high-paying jobs, but we don't have the housing, and when you're losing jobs and opportunities because of it, it cuts. We have just over 6,000 permanent residents, and 80% of the township is natural forest and lakes. We have natural resources and job growth! Unfortunately, you can't build subdivisions in Huron National Forest, so we have to be innovative in how we address that, like planned

unit developments and getting rid of restrictive zoning. It's always been single-family large lots because of the forest and the lakes. We also see duplexes a lot because of the Air Force, but that's all filled.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

Communities need to understand what a Master Plan is and what it can do. I chair the Iosco County Planning Commission, and fortunately, the county comptroller agreed to do a working master plan for the whole county starting in 2024. The RFP will include economic development and RRC certification along with housing and broadband.

The township wrote a master plan in 2018 and amended in 2022. It went to the lowest bidder. I held it up for 18 months because I wasn't going to sign on for something that wasn't addressing our issues. The goals

and objectives had a lot of fluff, no timelines, and nothing we could work on. We redid it, and for the first time I can say that our downtown plan, our strategic plan, and our master plan are all aligned.

One of the best things we could do for rural Michigan is to convey the importance of a master plan and how it fits in. People want to do a good job, they run for office, they get a position, and they think they're doing a good job—but they're not, because they don't know what they're supposed to be doing. I'm not putting the blame on anyone, but it needed to be looked at. We're not alone in that.

It's called a master plan for a reason: it's a 20-year plan on what we want to be. It's also a process on how to get there.

In your view, what is the importance of a master plan?

It's called a master plan for a reason: it's a 20-year plan on what we want to be. It's also a process on how to get there. Then you have to have everything lined up to attain it. Who are your stakeholders? What are THEIR plans? What is keeping them from attaining their goals?

In order to be successful, you have to be able to pay for [your goals]. Will these goals and objectives get us to where we want to go? And once you start assigning tasks—the goals never go away, it's the tasks that get checked off. So you go to your strategic plan and your stakeholders, and you see if this is still what we want to do. The guideline is a complete review every five years and there's a reason for that. We go through and look at those tasks and 48 action strategies. Everybody has a role in that, and we report on that. We have an economic development committee. We're searching for an economic development coordinator now, and the planning commission still has to work on things as we go along.

And you have to get that word to your legislative board. I'm on the Board, I know it's a popularity contest, so you have to make the importance known to your elected official. You should make your decisions based on this, and if you don't agree, then we need to open up that conversation. What are YOUR goals, then? That's part of the education. First of all, do you understand what you don't agree with? The capital improvement plan—are we spending our money in accordance with our plan? Because that's what it all boils down to: how are you spending your money? We are park-plenty, but what we are not is walkable. It's not attractive to our residents or our visitors. Is our money being spent on developing new housing? Are we spending it wisely? That's up to our board to answer.

Our small neighboring communities can't afford \$40,000 for a master plan, they just can't. I think when you're talking regionally, you'll see counties address more of what the rural communities need. And more and more counties are developing workable master plans for communities, especially our small rural places. I don't see much of that now, but I think in the future, especially in northeast Michigan, you'll see more regional planning. Especially through the counties.

I love the Northeastern Region E through the MSHDA [regional housing] partnerships. That's the first time I've seen a different approach coming out of the State. That's going to help. Because we're not unique. If they build 100 apartments in Greenbush, those people are still going to work in Oscoda. But they're going to get the housing up there and that's fine by me, because those folks are going to shop and work here. Growth regionally is growth for all. Iosco County, Alcona County, Arenac County, and all the way up to Alpena.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

We've done our housing studies, and we're getting ready to do another one. Why can't we get developers to come in? Because they can't get the subsidized housing.

We need to have education in our rural areas so that people understand what affordable housing is. I hear, "Oh Oscoda, you're a retirement community." I'm sorry, but those jobs are not "retirement," they're paying for our police and fire and all those things. It's a beautiful place to come and enjoy life, not just to outside people but to our community.

Oscoda Township did our own housing assessment, because when we were going through RRC, we needed that right off the bat. There is going to be one done regionally as part of this [housing partnership]. They already have our

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information, but we're still looking at updating our own independently. What came out of that was the need for short-term housing and single-family housing. We had a lot of housing that's summer homes, and we have a population of 7400 but it's almost double in the summer because of the seasonal homes.

We have lots of cottages, lots of people who don't live or vote here but want to enjoy it. Many [of the cottages] are older and uninsulated. We're working with some of our smaller developers who looked at that study. A local builder came in and built four quad units (16 units). And we have another one coming in at 129 townhouse units. That's addressing our immediate needs. Rezoning our residential and allowing residential in our business areas will help address other needs. We do allow multifamily in our form-based zoning districts now.

We're opening up to doing more units. We have some residential lots on larger parcels, and we're going to allow four units. They share their taxes, and once you see that come in, you're going to see our local builders come in and do it. We have more site condos, we're land-strapped—well, there's land out there, it's just how you use it. A lot of it is restrictive. Too restrictive.

MAP's Housing in Four Parts webinars addressed a lot of that. Multiple residences on lots? I hadn't heard of that, but I'm not a trained planner, I'm a commissioner. I'm interested, and I appreciate MAP's training—that's where I learned. We mandate six hours of training for everyone, including the elected appointees.

How are we going to do it? We have had it here and had folks from the region come. So far, it has been very successful at a reasonable rate. We even had folks ask when the next one is. So the need is there.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

We have a very loud, small, vocal group: citizens against virtually everything—the CAVE people. They like parks, but in order to have parks, you have to have people who live here to go to them. We have people who say, "I'd like to live here," and if we had housing, they could. We have retirees, but folks are coming here because there are jobs.

On social media, we're all devils. There are about 10 people who misinform everybody about everything, have their own Facebook page, and get the press. It's unfortunate—when you're in government, there are things you can

do and things you can't, and that's not obvious.

And how do you overcome that? You try to have open town hall meetings, and they come, and they stomp their feet and yell. How do you overcome that? By having your ducks in a row and stating your facts. And you have to have someone to do that. I prefer to have someone from the outside come in and facilitate. You need a professional—unfortunately, it's come to that.

The "bad bad bad" takes away from what our needs are. People see new things happen, and then someone comes up and trashes it. For

We have workers who come up here that are in the closed resorts over the winter and the campgrounds in the summer. They can't find housing within 50 miles of here—not just here, but in the whole region.

example, we have this vacant building registry that helps us lease up buildings. I think \$25 for us advertising your building for a year would be a cheap way to go, and we're going to pursue it. Why? Because when you have 33 empty buildings in your district, you need to address it. It's a problem.

What are you doing to hold the line?

It goes back to the master plan. You have to have had that conversation and address it there. This is a goal you agreed to—and now, because of a popularity contest, you're not going to do it? Most officials are here to do the right thing. It's sure not a position of glory, I'll tell you that.

Each board member needs to engage with continual plans; we need work sessions throughout the year. We need to have someone stand up and say, "Here's what we're doing on goals and objectives, here's what we need." Right now, each board member would tell you something different. Finally after four years, I got another Board member to say, "I'd like to talk to you about the master plan." It's an improvement!

And once they do that, the people in the community will start voicing over the CAVE people, because now they're better informed. And most people like to hear positive things, but they're surrounded by negativity. How do you overcome it? Turning negative into positive. Make sure that the people who have a vote are voting for the right things. We have to help them work together, and that's what the master plan does.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

Since MAP's Spring Institute in 2022 in Lansing, we've amended the zoning ordinance

to include accessory dwelling units. Previous to that, we went to a form-based code in our B1 district, which allowed housing in that area.

We've written a new form-based code for our B2 business district, the long corridor between US-23 and M-41. We've rewritten our PUD. We added efficiency dwelling units (tiny homes) to the Forestry district, efficiency floor plan development, and micro housing. In 2024, we just applied for the MSHDA grant to finish off the rest of the zoning for residential. We are going to have a complete rewrite, which is going to help in a lot of areas for getting old restrictive zoning out and new stuff in.

We have a new project in the flight district: 130 units of single-family through quadplexes. We expect shovels in the ground in spring. It's going into that new zoning there—it was restrictive in the old zoning, but definitely allowed now. A few other quadplexes have been built in this area.

The biggest thing in this area is that we always had "granny suites" because it's a resort area. So now with our ADUs, those are more being recognized. Are they new builds? Not most of them, but now the word is getting out—before, we were all trying to hide it. I think in the past year and a half, a lot of those have been being built. I hope to see more of those.

What has been standing in the way?

The lack of land available, and lack of allowing. [Uses] are allowed in our business district now that weren't before. We have a new Holiday Inn Express and old businesses being remodeled and redone. I expect to see more of our vacant buildings being filled. We are expecting residential over retail that wasn't allowed before.

We have workers who come up here that are in the closed resorts over the winter and the campgrounds in the summer. They can't find

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housing within 50 miles of here—not just here, but in the whole region.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

Target Alpena—that’s an initiative to build 5,000 homes and remodel 5,000 homes in the next year. We’re shipping those good jobs out to Arizona because we don’t have the housing.

I have to agree that [there are things] we should have been looking all along, but we have limited resources in a community of our size. How do you know what a land bank or a brownfield is? The emphasis needed to be on where opportunities lie. I didn’t realize we had 250 properties in a land bank. How do you get to them? What are the resources? Our problem is not unique: we have an extreme shortage of short-term rentals and single-family homes. We’re not alone. I went to Muskegon and heard about the same thing.

We now have a brownfield [authority] and we’re looking at the land bank. How do we get the builders in here to start looking at those and building single-family, duplexes, and triplexes? They can build them so they look like single-family housing.

Another thing we didn’t realize, and this goes back a number of years—we have associations here. We have sold land for parks to them that they’ve done nothing with, 50 acres of prime area, and now they won’t let go of it. They’re

holding on because they’re afraid of “low-income” housing. It’s workforce housing, but you hear “subsidized,” and that’s what people think. It needs to be defined better so that we can get into these areas. I’m sorry, but those homes are in the \$180,000-\$200,000 price range. That is not low-income! We may have to go in and look at service fees for the new housing that’s going in. We’re hoping that Target Alpena and the group that’s working with MSHDA will help.

Cell phone tower ordinances alone were restrictive in our area. In an urban area, they don’t think of those things. But in the rural area, if you don’t have broadband, you’re sunk. So broadband is another thing. People won’t come unless they can connect to the internet. We were

on 3G forever, but it went away, and we were crippled for two years.

WHAT’S NEXT FOR YOU?

The county master plan RFP includes housing as one of the main topics. We are working

with Target Alpena and MSHDA to provide the actual housing. There is an initiative in Iosco County to bring in more development, and they are working on things, though there have been issues between the township and “Develop Iosco.” I see a lot of regional development.

There’s a small business economic developer for the region, through Target Alpena. We got a grant and one day a week minimum he’ll be coming from Alpena to talk with our small businesses. That has come with our Match on Main; MEDC is funding part of the program. That’s great because engaging our small businesses and small developers is positive—those are the ones who are going to bring it.

It’s workforce housing, but you hear “subsidized,” and that’s what people think. It needs to be defined better so that we can get into these areas.

We've had a hotel coming in and a Holiday Inn Express opening up in April that's going to be a boon for the area. Also multi-million dollar projects that have come in along with the 130-unit project.

What was left out, though, are those people that are investing \$10,000, \$5,000. They were getting NO help. And that's the lifeblood of our community. Those 30 empty buildings aren't going to be a \$20 million property. That's going to a guy who wants to open a bakery. How do we help him? That's what we were lacking before. Having a regional person to come in and help that will be a game changer. We have to show that you can do that here and survive.

[We also need programs] that mandate the use of the money for rural communities. The definition of "rural" in Michigan should mean 7,500 people in your largest communities. Those definitions really impact that. A lot of money has been going to the big cities, and that's wonderful because they needed it. But you can't forget where the real low-hanging fruit is, and that's survival in these small communities.

Are you talking about small-housing development support that is similar to the small business consultant?

Those 5,000 units in Target Alpena are meant to be that—11 counties and nine communities are the main focus. We call our zoning administrator a "zoning director" because he is working with our local developers on these housing issues. He's new, but he has some experience in zoning administration.

We're RRC certified and using the best practices to outline his job. We're doing predevelopment meetings. We also hired a consultant engineer who works with the zoning director

when we do those predevelopment meetings. We let them know ahead of time: these are requirements, this is the infrastructure, these are our policies. We changed things to make it easier for development, and he's making progress in learning it.

WHAT RESOURCES WOULD HELP YOU GET THERE?

I think the state of Michigan has failed us in some areas. We're the largest population in Iosco County, which has 24,000-25,000 residents with the other 13 municipalities. There's land out there, but they're not capitalizing on what the needs in the community are. There is a lack of education. We're unique that we have our own police and fire, and we also service two other townships. That takes money. When we offer training, you'll see those communities show up. We've had up to 60 at a MAP training, and they all think it is great.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

We're addressing all the things that we know of.

Rick: This is probably one of the most beautiful areas in the state. There are so many opportunities for every walk of life. We don't need to be the west side of the state, but we have every option available for that lifestyle over here. It's just as good. I wouldn't change this for nothing. Not the CAVE people, nothing—those are minor inconveniences to everyday life.

We need to know more about land banks. We have one, but we don't know how to use it. And we need to know more about the brownfields. If we could capitalize on those two things, that would impact housing. Those two areas are our low-hanging fruit.

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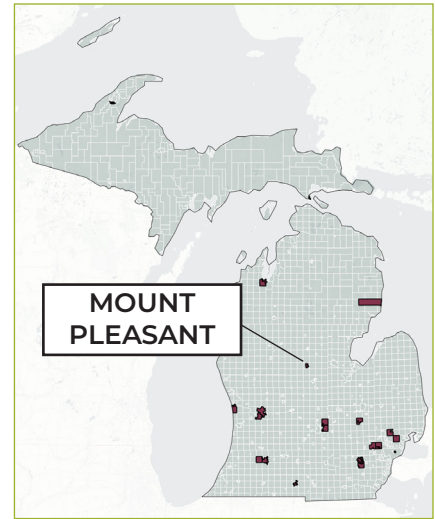
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ISABELLA COUNTY



ZONING
REFORM

HOUSING
STORIES

SELECTED BECAUSE YOU ARE ENGAGED IN ZONING REFORM

2020	2010	CHANGE	% CHANGE
21,688	26,016	-4,328	-16.6%

Mount Pleasant’s population is transitioning, with more permanent residents but reflecting the declining enrollment at Central Michigan University. There is a demand for housing from both professionals and students wishing to stay, and a development community that relies heavily on local investment.

Director of Planning and Community Development
Manuela Powidayko highlights the city’s shift toward higher-density housing, redevelopment, and remaking its commercial corridor.

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We don't have a lot of space for new developments like subdivisions, et cetera. We do have room for redevelopment. An example is the Broadway Lofts, which was a Neighborhood Enterprise Zone, and a brownfield development, so a lot of incentives were put into it. After that project was built in downtown, I saw an uptick in interest, more calls from developers. There is one parcel right in front of City Hall that has a weird shape, so we're being very creative, trying to make sure we can use the site to our advantage. It's proposed as a single-story commercial with one or two floors on top, and I'd love to see the two-story option. There is a slope, so we can get access from the side street. That means that we can do more of a missing middle with more units, but don't have to put in an elevator.

In the past year and a half that I've been here, we've just had one duplex apply for permits. That was rebuilding after a fire, and luckily the rules were spot-on, especially having no parking requirements which allow these projects to be more easily approved. So we don't have a lot, but the ones that we've processed have been very smooth. No ZBA meetings! There's not a lot of construction of single-family homes; what has been shared with me from the development community is that it's because construction prices are so high. And the election year is another issue. I have a developer that I worked with last year on a text amendment—there was language hindering two-car garages—and we did pass the text amendment but [the developer] is still holding on.

We have a historic building purchased by a local builder; we've got smaller developers working. There's been a redevelopment site at 200 E. Broadway, where the developer wants to do mixed use with commercial and residential.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

New professionals that come to town have a hard time finding housing. Qualitatively, I am a newcomer, and trying to find housing was SO hard. I put in eight offers and they were over asking. And it continues to be hard. A new doctor came to town, one-person household, and he just could not find a cool place to live. No inventory whatsoever. If you wanted to own an apartment, it's impossible—you have to rent if you want to live in an apartment.

And talking to CMU students, I hear that not having more "cool places" is also a reason for them leaving after graduation. So the master plan has specific goals for incentivizing missing middle housing to try to offer more options that can better fit different populations.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

It's generally understood that "we lost 10,000 students since 2010," but [the Census shows] we only lost 4,000 people in the city. So we actually GAINED 6,000 of other kinds of residents. There's this kind of cloud of negativity to that framing, that we are trying to get rid of. People hated the students but then they left, and that was a different problem. So now we are trying to find our identity as a community.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Being able to refer to the Zoning Reform Toolkit at Planning Commission meetings has been the best thing for me. I do have folks that are affiliated with CMU [Central Michigan University], so they are very much up on the literature and data, and they want to know they're doing the right thing.

I think there were moments in time where planners were "against" too much. There wasn't

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flexibility to make our ordinances work or for the enforcement aspect of it. Especially when we got a new ordinance, we tried to push the ideas, and then we got developers complaining about it. There are ways to handle that. You can say “Sorry, that’s the rules.” Or you can say, “What’s the problem, what’s the barrier, can we find a middle ground?”

There was some feeling that we’re just too harsh. When I came on board, it was recommended that I did one-on-ones with the loudest voices so that they could know me, so that they know I am a fresh set of eyes, that I’m coming from another context. I met with stakeholders, property owners, developers, real estate agents. I heard a lot of that personality clash between the City and developers, and I heard it multiple times: “We just gave up on Mount Pleasant, we put our money elsewhere.” Some had very detailed stories. And then people started to think—well, maybe it is time to try again. They are still here. We are listening.

Last year was a busy year. We had industrial sites, lots of them applying for expansions, and many were approved administratively through a fast track that was created just before I got here. There was a 30% increase in applications compared to 2022.

Statewide, there has been a bigger story of working really hard for economic development, and then when it takes root,

finding out that we should have been working on the housing too. Are you trying to get ahead of the housing for that?

Yes. As mentioned, we have leakage. Those who want to live in suburbs, they can. I was a panelist at a Chamber of Commerce event related to housing, and there was a conversation about the different ranges of income and percentages of area median income. The way I am approaching this is: “Maybe we could grow a bit. We do have a lack of housing options.”

With that idea, the loudest voices are saying we need more affordable housing. Unfortunately, what that has translated to as a whole is that our city is losing something when we are getting more low-income households, like low-income households have nothing to contribute—which is ridiculous. I’d like to talk about it differently. For

The local development community has been historically doing more duplexes, fourplexes, condos—we have a lot of condos, and they are very popular among seniors looking to downsize.

example, if you add more options for high-income households, that means they are not going to be competing with the middle range. I told you I lost eight bids, and it was to people who could afford \$30,000 over the asking price. Everything is so connected that we need to be thinking about all those folks.

The Planning Commission and City Council are very much on board with affordable housing. We passed the affordable housing PILOT and got approved for 48 units downtown.

Who is investing?

The local development community has been historically doing more duplexes, fourplexes, condos—we have a lot of condos, and they are very popular among seniors looking to downsize. There are local developers that are doing a lot of those, after having frozen investment over the past few years since the 2018 ordinance was a change and they perceive change as a bad thing.

And then we have the contractors that bought 200 East Broadway. I think they want to get more into that infill market of small mixed-use buildings. I would say that local developers are looking at the smaller scale, but I also get calls from outside [statewide] developers. One called last year, and I sent him a map of all the sites that would support 50 units. I didn't hear back, but sometimes we get them. I'm not 100% sure what drives them here. Everything with more than 20 units, those are not being done by local developers.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

I think that's one of the main points why I and our previous planner—I started in 2022—wanted to make sure the zoning was right: to attract more residents. There was so much that was done before. In 2019, the City hired a form-based code company from Florida, and a lot of the aspects in the toolkit were already permitted. That doesn't mean that we are perfect. We can always see places for improvement.

Zoning seemed to be the enemy, but the people saying this often don't know about many of the changes. It's education, I think. Property owners in downtown could be developers, but some of them are keeping the status quo, and some of the buildings need substantial improvements, such as fire suppression.

We've updated both the master plan and the zoning ordinance since the 2018 changes. We got rid of single-family zoning altogether. Duplexes needed one half to be owner occupied and the last planner updated that; I updated a section about two-car garages. We made some changes to institutional uses, which led to a local organization accessing a large donation that will help them also provide overnight shelter.

Did you do away with the single-family zoning quietly?

We did in 2018, all at once [in a big rezoning to form-based code]. Many zoning districts are now down to two types: two housing districts, two commercial / mixed use, one industrial. We allow ADUs everywhere, and duplexes everywhere, and multifamily in most residential and commercial, and then we allow mixed use in all commercial. There are no parking requirements anywhere.

Tell me the worst thing that's happened!

Since I started, the only situation we faced related to not having parking requirements was a gym that opened in an existing building. They have classes with 40 people, and many of those cars have been parking on the streets. Then there was an issue with the church next door that has a day care, and many customers were parking there. And the neighbors in the area don't like to see cars that aren't theirs parked in front of their houses. So they called me, they called engineering / DPW. The way we approach this is education. We say, "We don't require parking, and the street is public."

And in certain situations, we may have specific requests, like if the street is too narrow. We have a traffic committee that may remove parking from one side of the street so we

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can get through, if it's just too crowded. But generally, the market will dictate the amount of parking needed. We have so many uses and such a dynamic world that it doesn't make sense for us to put a number on it.

On the other hand, I have developers calling—we have a lot of requests for zoning changes on Mission Street, and we have a lot of parking design requirements, but no parking minimums. So developers call me saying they can't find the number of parking [spaces] required in the ordinance, and we have to tell them it's not there. Not having parking minimums is much better for reuse. And we have a lot of old buildings that need investment.

**PLANNING
AND ZONING
ARE OUR
FAVORITE
TOOLS.
BUT WHAT
ELSE HAS IT
TAKEN TO
GET THIS
DONE?**

I'm not hearing about any more single-family housing. People are interested in urban living. Students are interested in living in the city.

We are certainly looking at opportunities besides zoning for improvements on the ground, for example, the Neighborhood Enterprise Zone to help low-income areas. It helps with rehabs up to eight units that were built for students, but now with the influx of permanent households, we need to update them to better suit that population. It freezes our taxes to before the improvement is done, reduces the uncertainty of what the tax burden will be afterward. People are worried about trying to find tenants, but it's just not true—Broadway Lofts had both market rate and affordable, and the market rate units filled up faster than the affordable units. It's such a good demonstration! It's probably hard to

get the first one built, but it's been an anchor development. All it takes is one! And then people start knocking on the door.

The City created a fire suppression grant: we can give up to \$50,000 per property in downtown for fire suppression. So far, we've only gotten one building to do that. We received the MSHDA housing readiness grant to work on housing policies and zoning text/map amendments, and we hired a consultant to work on a Mission Street Improvement Plan. Our focus is on commercial right now for zoning text amendments, but next year will be housing.

The main thing that we are working on is building a community here. I am planning to tackle that by getting an intern in the summertime to work on naming neighborhoods. That was a suggestion by an employee who has worked

here for a long time, and knows a lot of the history. We can start with a simple website. If you want to live in the community, you often don't know much about the community, so you can find information on the website to choose where to go (rent/buy). In the future we can do wayfinding, etc., but I wanted to start with the public engagement and website update. We would try to highlight the reason why each neighborhood is unique, especially from a building perspective. I would love to know how much is single family, how much is missing middle? What is the most diverse neighborhood in terms of housing? What is the most historical? The most diverse culturally? We want to try and find that identity in each place.

WHAT'S NEXT FOR YOU?

For housing, let's talk about special permits. I didn't hear anyone say that they're not building because of the uncertainty. But I like the idea of keeping the special uses allowed, but permitting them as of right, with the standards added [reference to MAP's "restricted uses" suggestion].

Right now, it's hard to convert to multifamily, and I want to make that easier as well.

WHAT RESOURCES WOULD HELP YOU GET THERE?

I've been trying to find resources on how we should handle commercial districts: converting suburban commercial corridors into urban commercial corridors. It often goes from suburbia to a downtown street. But Mission Street cannot be Broadway, and I don't want to compete with Broadway anyway. We need a way to transform that regional corridor into a livable context. And I couldn't find anything on how to retrofit those major roads in that context.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

Just that we need every type of housing—we need options. I'm not hearing about any more single-family housing. People are interested in urban living. Students are interested in living in the city.

I heard one student say, "I got a place on the east side of town, but I can't find a roommate because nobody wants to cross Mission Street to get to class." What is the thing that could be improved? More collaboration between the City and the college. We've been doing this free program called Citizen's Academy for eight years, where all the departments present to community members about how the city works and what we do. We've been recruiting for boards and commissions from it, and now, we got approved credits for CMU students to participate—they are going to get class credit. I see this being particularly relevant in the schools for business, planning/geography, and information technology.

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KENT COUNTY



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REFORM

HOUSING
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SELECTED BECAUSE YOU ARE GROWING BY NUMBER AND ENGAGED IN REFORM

2020	2010	CHANGE	% CHANGE
198,917	188,040	10,877	5.8%

The City of Grand Rapids has been actively tackling housing for over 20 years, and has “eliminated single family zoning” for almost that long. A new package of zoning amendments uses data on the built environment to refine the results, making tweaks to remove continuing barriers to small-scale housing development. **Planning Director Kristin Turkelson** talks about leading the charge for more, and more equitable, housing in Michigan’s “second city.”

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We've been getting more market rate housing along the corridors where we have the larger, 20+ complexes. I have a slideshow that speaks in part to the zoning changes we made when we first talked about the types of housing we are getting. It's almost all in these 20+ unit complexes. We have a housing needs assessment that said we need 14,000 units in city of Grand Rapids, and we are grossly underproducing what that would look like. We need 2,800 units per year, but we're only producing 538, so we can see what that looks like. How do we produce more units, or at least try and produce new more units, when almost all of the units that we are producing are in these large, 20+ unit formats?

It's not a surprise that we're not getting new single-family, being in an urban area that's all built out, but we're not getting duplexes, triplexes, or fourplexes that are affordable types to build for smaller developers, or local community members who want to become

a developer. They are largely market rate; compared to affordable or Low Income Housing Tax Credit-funded, a small percentage are low income or affordable.

The fact that the vast majority of units that we are producing are in these larger formats says two things. One, they are of a scale that is a little more impactful to support change in a neighborhood, like traffic and such, and the community is reacting to that: "If this is development and these are the impacts of development—more traffic, etc.—then I don't want it." Two, we know that they were largely within the traditional business districts. So if we know what's being built and where it's built, how do we try and diversify the housing types that are being built?

YOU HAVE JUST PUT ZONING CHANGES IN PLACE, RIGHT?

The City, in April of 2024, just passed a significant zoning package that allows up to six units by right along certain key street segments that are plentiful in the City. It allows for accessory dwelling units by right and in association with

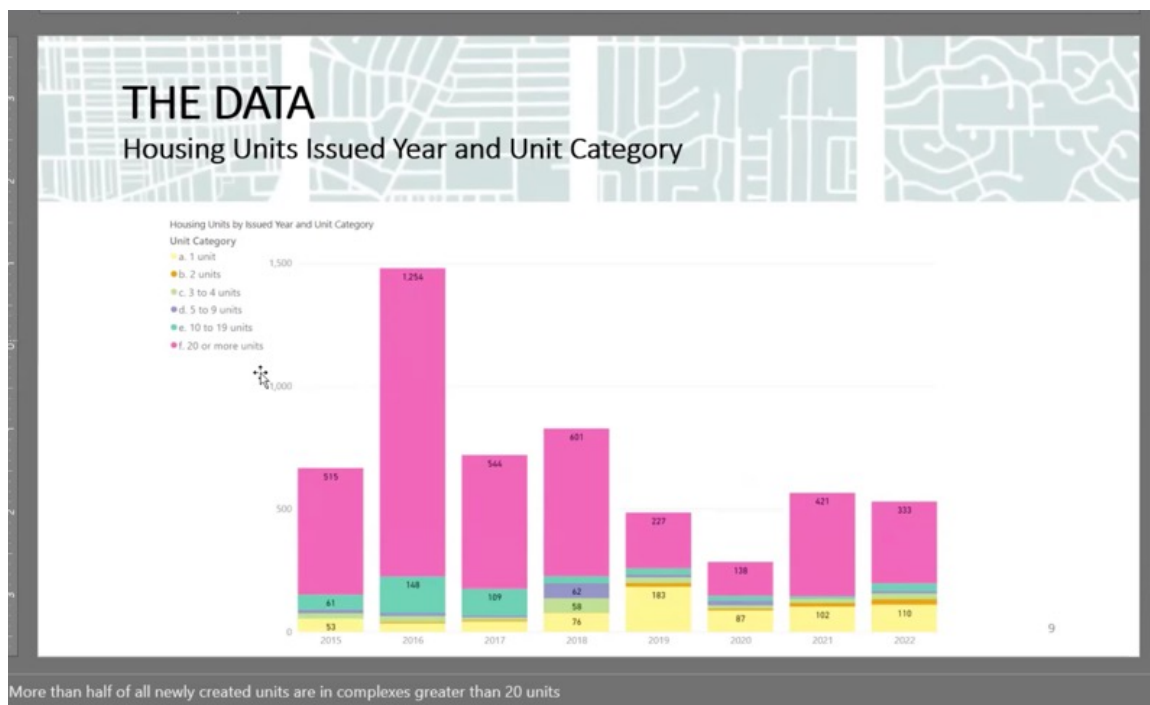
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single-family and two-family dwellings by right, and it eliminated the owner occupancy requirement. We also eliminated the parking requirement for accessory dwelling units.

We made greater flexibility with shelters and single room occupancies. We tweaked single room occupancies to allow more longer-term vs transient type housing, to make it more practically feasible.

Unrelated occupants increased from four to six; building code and housing safety rules are still in effect. That allows for more tenants who occupy a single dwelling, which is a quick and affordable way to open up more beds immediately. Group living / single room occupancies were split out into smaller and larger scales: some of smaller scale single room occupancies are more permissive like in neighborhoods, where the larger ones have special land use approvals or density requirements.

We had requests from nonprofits for shelters in residential living, instead of shelter centers, which we have clustered in one place—which has been a problem in itself. Allowing smaller scale shelters in a more permissive way lets us repurpose some former institutional buildings. That’s why we have the one-acre requirement—the more “neighborhoody” the context, the larger the parcel requirement, which lends to our institutional structures. In the less neighborhoody areas, you can go a little bit less in parcel size.

Small scale infill focuses on our traditional neighborhoods built pre-World War II, so we’ve eliminated many zoning regulations that would prohibit the ability to do small scale

infill development. It has to be on “residential network” streets, and those are plentiful in the City. We have a density limit of 2000 square feet lot area per dwelling unit, so not every property can support up to six units. But where it can be supported, why not allow it by right?

A lot of our area requirements were not supporting infill development. You could be zoned properly for a six-unit, but you had to have 90’ of frontage, which made it infeasible in an urban area. Usually you would have to buy two lots, combine them, demolish the structures—and then if you’re going to go to all THAT expense, you might as well buy four lots. And that’s why we were seeing larger-format complexes: because the ordinance almost requires it. That was a signal to our Planning

Commission that if we are going to allow for that development, we have to accept conversions.

This was fun: Zoning math! Analyze what the market is. What are our average

price points, what is the average price per cost? If you have \$250,000 home and you can rent it for \$1800/month, it doesn’t make sense to convert into a duplex. You’d spend \$40,000-\$60,000 to do that, to get \$1300 per month, so your rate on return—and it’s going to be so far down the road—it just doesn’t make sense. So this is not Armageddon. Not every home going to be converted by some private equity firm. It can’t, because of economics.

Going back to that six-unit by right, there must be tradeoffs. We can’t allow for incremental density and have 1.5 parking spaces per unit, because we’re in a position of having to acquire land that we’ll have to use or parking. If we want density and we want to be okay with that,

“The Golden Girls were unrelated occupants. So were Chandler, Joey, Ross, Monica, Phoebe, and Rachel.”

we have to support the part of our community who is completely comfortable riding their bikes and riding transit. Me, Kristin Turkelson, at 40? I'm not moving into a place that doesn't have a private parking space. But Kristin Turkelson at 22, when I was scraping by and eating Cheerios for dinner? I absolutely parked down the street and rode my bike.

And it doesn't preclude someone from building parking, the government just isn't going to require it. In order to do that, we talked about: What does our transit look like? What is the parking occupancy on our street? We do have residential permit programs and other programs. We're looking to our city to say, this is just the zoning piece. There are so many other tools we can use to help mitigate the impacts

That package just passed. It was shocking that we got unanimous support from the Planning Commission and unanimous support from the City Council, so fingers crossed it should go into effect later this month.

Tell me about that unanimous support. You've been working hard for it for a long time, right?

Yes, but it wasn't just me. Housing Next, for example, was a huge help. The city of Cambridge [New Jersey] asked me on a call how we got it done, and I said, you have to realize that this was years in the making. We had a 2015 study and made some progress, but it wasn't significant. Then we had a 2018 study called Housing Now; where we made some changes but not significant zoning changes.

And honestly, the City Commission got to the point where they were like, "People need housing!" We can see our affordability stats are not in good shape. And I think they got to the point where they were like, "We're done talking about this. Let's do something." We have a mayor and one City Commissioner who are

term limited, and maybe able to be a little more bold in their statements, who said, "We've been talking, we've been studying. Let's do something. Even if it's not perfect, we can learn and adjust." That's important history. We didn't come out of the gate and say "let's do six units by right" without 10 years of conversation.

More people are starting to relate to the pain. People who participate in government processes were saying, "Oh, there really is a problem." Our employers were having trouble finding homes for their employees. We have great-paying jobs on the medical mile and yet we are losing doctors and researchers because they can't find housing in our area. That pain is experienced more widely than it had been.

We have a chapter of Strong Towns in our area that just started. They are vocal advocates, turning out more millennial-aged groups who say, "We're fine with transit, and we can't find housing to live in the City." It wasn't just typical opposition that we were hearing; we were hearing a lot of support from housing providers, from housing advocacy groups, people saying, "I work in a nonprofit and the people I'm trying to help can't find housing. Stop talking and do something." A lot of good support was being heard in the community.

And it wasn't just focused on zoning. Our assessor was actively involved, our development director, our transit system was involved, Housing Next was able to articulate market trends, our economic development director as well. So we had a lot of partners. There's a Frequently Asked Questions on our website about market trends and potential impacts, ownership opportunities, because that was some of the pushback that we got: "This will only encourage landlords, not homeownership opportunities." So we were able to provide real data to respond to these anecdotal horror stories. It was helpful that we looked at this more comprehensively than just zoning.

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Grand Rapids officially “eliminated single-family zoning” in 2008. That’s long enough to see some impacts and effects. What have they been?

The neighborhoods that we love in our city all have mixed housing; it provided for different people at different points in their life and different incomes. Having ordinances that allowed for all neighborhoods to have all housing types was really instrumental in stabilizing neighborhoods for the most part.

Over time, there were challenges with the regulations of the multi-family. Requiring 90’ frontage, for example, needed to be tweaked, because the large vacant parcels are not there anymore. So I would say it has been successful.

We dug in and learned that we have actually had an increase of homes with 100% principal residency exemptions. So our assumption about past changes “encouraging more rentals” was wrong.

The fear is that neighborhood character will change overnight. I am hearing you say that it was much more gradual, and that even after new zoning, there were still barriers to address in cases where you wanted that change. Right?

Absolutely. No neighborhood was overrun with duplexes or larger housing as a result of that change. It was pretty nuanced.

It’s not that it didn’t make change, but it didn’t make change of a negative impact. Now, people’s lived experience across the street

might feel different, but we didn’t see immediate gentrification or displacement of neighborhoods, and we didn’t see wholesale change of character or anything like that. That’s where that holistic approach is really important.

If we think about that on the city scale and start factoring in the zoning map, it’s a very different narrative than “every home on my block is going to convert.” It didn’t happen from the 2008 change, and based on market and trends and what we know, we have no reason to think that it will now. I mean, anything above three units triggers the commercial building code,

and that requires fire suppression. This is a major undertaking. It’s a big deal. You have to have capital to do it, or access to capital at least, and you have to be able to make financial sense in the end, whether the rental unit is competitive in the market.

You have to understand the housing market and rental rates of each unique neighborhood. There may be significant investment needed to convert a single-family structure to a higher density. An investor would also need to price the rent to achieve a reasonable return on the investment. If the neighborhood comparables do not support those rents, then a project won’t make financial sense.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

We’re in the process of this community master plan, probably about 2/3 of the way through. Because we had a lot of policy conversations

and we also had the housing needs assessment—that was one of our criticisms in 2018, that we didn't have the data to prove that there was a problem—we had a statement in our RFP that gave us the option to pull ahead housing changes, before the plan is completed. We have been strategic in some of the questions they asked the community: what do you think about duplexes, triplexes, quadplexes? Almost 50% said “allowed everywhere.” We were testing these ideas early on with the community.

It largely reflects more housing, more housing types, that the community seems OK with them everywhere and particularly along transit routes. It's similar to what our 2002 plan points to.

Were there changes to the future land use map?

Not significantly right now. We had such a robust and progressive 2002 plan that it really set the foundation for where we are today. We're more right-sizing it. We've learned through the past 20 years about what's working and what's not. We wanted to see duplexes and triplexes and we did that, now we are looking at the lot dimensions. We are building upon it and being more specific.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

Price points were a big part of it, and also looking at our assessing data. There were a lot of assumptions about who was buying single-family homes, so we dug in and learned that we have actually had an increase of homes with 100% principal residency exemptions. So our assumption about past changes “encouraging more rentals” was wrong.

We've also looked at ownership, but that's less clear: you can see whether it's in state or out of state, but you can't tell if it's a private

equity firm or a person with a limited liability company (LLC) that lives in Florida. But we can say that homeownership is increasing, and that is an important data point.

Other things that were convincing were the data about what was being built, that it's largely that large-format production. The Housing Needs Assessment, and how many units we are producing, revealed that we're not getting the missing middle.

One of our community activists is a black woman who is interested in building a development company with other black women. She and I have honest conversations, and we have different lived experiences, and she's not afraid to push back. She stood up at the hearing and said, “This is amazing. You, as a city, have only been supporting large investors, who are generally white men that are not from the state and who have access to capital. So with being able to build duplexes and quadplexes, now you have made it possible for someone like me, an emerging developer and a black woman, to access the capital and actually build.” We have all this desire to support local builders and developers, but yet our policies are pushing toward large format construction, which you need access to large capital for, which ended up NOT being the local black woman who's able to do it. So she was really helpful, and she was real and honest about it.

We had one neighborhood organizer who said, “As soon as the changes passed, we had people calling us, offering to buy our house for cash!” And she was like, “Just stop. We've been dealing with this for years in our neighborhoods, so I don't want to hear about how this is catastrophic for you. You've been lucky that you haven't had that experience. And it's your job, as a community organizer, to educate your community and tell them they don't have to sell. If you want to build a duplex, you can build a duplex now.” Having that advocacy

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from someone with that lived experience and is a person of color was really powerful.

I sit on the board of the Fair Housing Center of West Michigan, and they were talking about how, when supply is low and there is less choice in the market, the number of fair housing violations increases dramatically because people don't have mobility. And when you look at the history of what is a fair housing violation, it is predominantly race-based, and then it's sexual harassment. So this idea of keeping supply low, knowing that it increases fair housing violations, knowing that those violations primarily affect the Black, Indigenous, People of Color (BIPOC) community—how is that not something we are talking about as well?

I asked a speaker at an organization that works on undoing the effects of redlining, “Where you’ve seen zoning reform take place, do you feel that it has disproportionately affected low income and BIPOC communities?”

And she said, “No. Because the status quo is so terrible for low income black and brown communities, by not doing anything we are disproportionately impacting them anyway.”

She did go on and say that where zoning reform has taken place in low-opportunity areas, where we’ve allowed it ONLY in low-income, low housing value areas, then gentrification and displacement happens. But if you disperse it and allow it in as many neighborhoods as possible, you’ve helped guarantee that you don’t disproportionately impact low-income and BIPOC communities.

So I thought that was really interesting, the idea that if we are too narrow with our zoning reform, is not entirely a good thing either. It’s a learning journey. I’m amazed at how many other things we need to talk about. I didn’t know about the intersection between fair housing and low supply.

We get stuck talking about zoning and dimensions. We have to stop focusing on zoning and housing types and talk about it more holistically. We have to start bringing in fair housing to the zoning part, humanizing it a bit.

We talked about it at the Planning Commission: We are going to continue to prioritize people

and people who need housing. And there will be tradeoffs that we will accept. With the parking requirement, yes, you are going to find it harder to park in front of your home. Maybe we need to look at a residential parking permits, maybe we need to continue to work with The

“So with being able to build duplexes and quadplexes, now you have made it possible for someone like me, an emerging developer and a black woman, to access the capital and actually build.”

Rapid to better align the stops and times. But we’re going to stay focused on people and people that need housing, and everything else is second in priority.

WHAT’S THE PUBLIC CONVERSATION BEEN LIKE?

What was challenging to me is, we are so used to hearing about the negative impacts of density, and we are often pushing the neighborhood to think: what are some of the positive impacts of density? What could happen?

At first when the opposition started, all we heard about was traffic, where people are going to park, it will be party houses. But then the pushback became much more...I don't know if I would call it savvy? Challenging? Because it really focused and whether this zoning reform will have equitable outcomes for everybody.

Having the knowledge and the words for me to say, "I hear you, but let's talk about fair housing, let's talk about the current state, let's talk about the opportunities for small black and brown contractors"—that was really hard. I felt ill-equipped to respond to the accusation that [our housing zoning reforms] was going to gentrify and to disproportionately displace our black and brown communities. I have a long way to go with that, but I think that's an area that MAP needs to start doing more on to educate planners, because that NIMBY opposition—those are far more sophisticated arguments than we previously saw.

I am familiar with what you are talking about. It put me in mind of how environmental regulations, which were desperately needed, have been used over time as anti-housing arguments—the greatest percentage of lawsuits based in California's environmental quality law are filed against multifamily development, not industry or even known polluters. This framing made me think that someone has figured out that today's issue is not the environment, it's equity, and they have basically just scratched out all the places in their argument that said "lake, stream, and trout," and replaced it with the words

"disadvantaged community." Now we planners are in the same position: we had been out front arguing for these environmental regulations or equity policies because we believe they're the right thing to do, but the language has been co-opted, and so now we're on our back foot trying to respond when they come back at us.

The letter with that argument went to our interim director of public oversight and accountability and to our office of community engagement, saying, "You really need to know what your planning department is doing, that they're pushing for inequitable outcomes." Yes, a fundamental flaw of zoning is that it risks inequitable outcomes. But that's why it takes more: it takes education, it takes community development to partner with us to provide additional support to make sure we don't have displacement happen.

It was challenging and it was scary. I am a white woman I haven't lived in a disadvantaged community, so it does put you on your heels a little. I am thinking, "That's absolutely not my intention, but could it be true?" After listening at the Fair Housing Center and the American Planning Association conference, I am thinking about it holistically and being a little more critical. That's not what we're doing, and I don't agree that those are the outcomes we're going to have.

But I would like MAP's help, because I am ill-equipped. I am relatively experienced and reasonably intelligent, and I live in an urban community, so those experiences helped, and it also helped that I have colleagues who were able to come alongside me and to educate me and to help me craft arguments to say, "No, that's not true and here's why." But I think that's a resource that needs to be looked at.

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PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

We worked hard to make sure our new housing policies aligned with our transportation plans. We wanted to make sure that opportunities for higher density were connected to areas served by transit, bike lanes, and micromobility hubs. Making sure those plans communicate and support each other was very important.

Staff capacity. We have \$450M in construction investment every year, I don't have staff sitting around thinking about zoning—we're trying to keep the wheels on the bus while we build a whole new bus. We're so big and complex that I can't bring a consultant up to speed on this, so it's easier for my team to do it in-house.

Housing Next has been a huge help, because I'm not equipped to talk about market trends, what the market is doing, to arrive at that zoning math sheet.

WHAT'S NEXT FOR YOU?

These ordinances should go into effect later this month, and then it's implementation.

What does success look like? I think that's a fair question. Is it solely the number of units? What kind of units? What's happening around it? What are rents doing? Being able to monitor that and report on that, so we can say whether the impacts are good or bad. I think we'll be setting up some sort of dashboard for metrics.

Communications tools are huge. How people can know if they are on the street segments that allow conversion of their homes. How builders can find that data without calling a staff planner to walk through the specifics. That's our next step.

Once the community master plan is adopted, we'll embark on a significant zoning overhaul to implement it. I heard someone at the national conference call their ordinance a "Frankenstein" and that's mine. There are some tools out there to make the code more user friendly with

software and GIS systems, and we're looking at investing in that as part of our zoning overhaul.

WHAT RESOURCES WOULD HELP YOU GET THERE?

Financial resources are always helpful. I'm asking for a

budget that allows me to prepare a zoning ordinance that is more customer friendly. We want the local community to become developers and for development to be a path to wealth creation, and yet there are very few support systems in place to help someone read a zoning ordinance, to know what zoning districts they are in.

Another gap is that staff planners—we want to help, but the level of support that small scale developers need to be successful is time consuming. We are willing to do it, but when we have \$450M in construction, there is a gap, at least in our City. It would be great to have a nonprofit development corporation of planners and engineers to say, "You have an idea, now how do I help you get through the permit process?" That could be at the municipal

We talked about it at the Planning Commission: We are going to continue to prioritize people and people who need housing. And there will be tradeoffs that we will accept.

level or having professionals in the development world provide additional support.

An independent planner might set up shop, or find grant funding, to help small developers navigate the development process like big corporations sometimes retain planners to do?

Yes.

Have you seen an example of anything like that?

I don't know of a model, but we had a recommendation for it in our 2002 master plan. The small-scale developer I talked about earlier, who does she go to? How does she know what permit to get? Like you said, the companies that are building multistory construction are the easy projects because they have so much internal capacity. They have people to navigate the system.

The small, emerging developers don't have that level of sophistication yet, and there's very little support for them—I mean, in theory they could hire consultants, but that may not be financially feasible. So it feels like there's a gap in our profession, that there might be someone who is grant-funded, who might be able to answer, "Oh, you want to do a duplex in Grand Rapids? Here's what you need to do. Let me help you."

IS THERE ANYTHING ELSE WE SHOULD KNOW?

In one of my presentations, I have a "we agree" slide, pushing for coordinated policy setting. I was able to get my Planning Commission and City Commission together and said, "I want to make sure we are aligned here, because zoning reform can mean a lot of things. What

are we talking about? Accessory dwelling units? Duplexes? Is parking elimination on the table?" Trying to get agreement on policy direction was really helpful. I would encourage the planners, or the city managers, to make sure that there is policy alignment.

It WAS hard; there WAS a lot of anger and frustration and accusations at city staff. So it was also important to have a Commission that was willing to take ownership of their decision to initiate this process. As a staff planner, knowing that I had the support of the City Commission and Planning Commission, to keep moving forward with the policy conversations was critical. It would be unfair for a Commission to ask for changes and then not support staff during those hard discussions. I feel lucky to have that support in Grand Rapids.

That alignment helped the Commissions decide to commit to action. Is that right?

Yes. We've done initiatives, we've engaged, we've engaged on the master plan, we've made zoning changes, we've made incremental changes along the way, and this is another one of those changes. At the end of one of our meetings, a Commissioner said, "No plan is perfect. We have a plan, and we think this is a good one. We know we have to do something. We've been talking about this for a long time, and we're going to do something. If we see in six months that this plan needs adjusting, we'll have the courage to do that too."

That was really helpful, to acknowledge that this will be imperfect, that the current system is imperfect, and we will keep learning and keep adjusting. But we are not going to sit and continue to talk about when we have two needs assessments that clearly demonstrate a need for housing that is disproportionately impacting our low-income black and brown communities, so we are going to start doing something.

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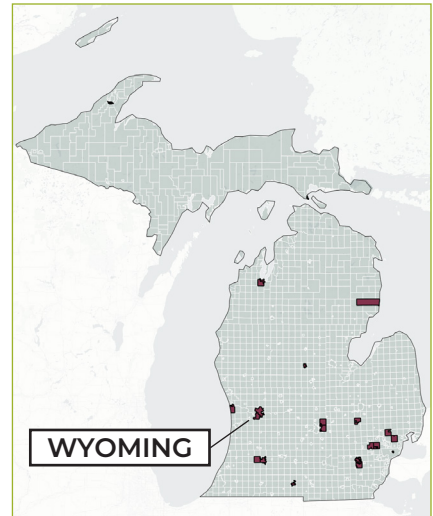
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2020	2010	CHANGE	% CHANGE
76,501	72,125	4,376	6.1%

The City of Wyoming acknowledges that housing is needed to support its ongoing growth. With greenfield development concluding, the city is implementing strategies such as raising building height limits, approving more apartment projects, and diversifying housing types. **Director of Community and Economic Development Nicole Hofert** elaborates on the city’s approach that “all housing is good housing.”

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

I think right now we're up to around 78,000 people. We have added quite a few housing units. Wyoming has seen significant greenfield development over the last years, but the greenfield is largely gone—we have a couple of smaller neighborhoods with single-family opportunities remaining in those areas.

The rest of the housing has been added in commercial corridors. We approved multiple apartment style projects, about 600 units on 28th Street, adjacent to the new downtown city center. All said, we are anticipating that 28th Street could accommodate an additional 1,000-2,000 housing units, depending on the development pattern we see and whether developers come forward to do it.

In the last two years, we've made some zoning amendments to that corridor, recognizing that it is our designated downtown and that we want to grow it. We increased building heights: most of our corridors are three stories, but in a portion of this corridor, we raised it to nine stories. So we're going to start to see the ability to capture housing units. We haven't made those changes on other commercial corridors yet, and our other commercial corridors are still at three stories. But I do think that over the next two to five years, as 28th Street develops, that we'll probably extend that allowance for taller buildings to more areas on 28th Street.

We had a golf course that was planning to close, so we had approved 600 housing units at that site. That golf course decided to remain open, so we won't be developing those units, but there are a couple of parcels near the golf course that we think will develop now. So over time, we have added significant housing. The question is going to be: When we are built out in greenfield over the next two or three years, do we have the right techniques in place to

allow corridor development to continue to provide the housing opportunities that we need them to?

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

The master plan was adopted in 2022, called "Wyoming (Re)imagined." It calls for denser corridors and provides some guidance on how the largest tracts of land should still be developed, identifying that many of them will be planned unit developments. They should have a balance of housing types, not just single-family, but smaller lots, maybe zero lot line, townhomes, that type of thing.

Any changes to the future land use map?

What it did really well, for those larger tracts of greenfield land we had in the south, in the "panhandle," is that it provided clear guidance on how it should develop. That was more of the traditional estate residential: large lot, sprawling.

There were concerns from some residents about getting too many apartments in that area, so we tried to define a strategy that could preserve some of those existing areas. [We want to be able to] offer it to the part of the community that wanted it, but still densify in other specific locations to try to balance out the need for housing.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

We rely on a lot of data in our department. A couple of things that are notable: the population is getting older, so when we talk to folks who have lived in the same house for 20-30 years, maybe it's a two story or it's bigger than they need, they say, "But we have nowhere to go." So we are focusing on smaller footprint

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homes, and homes that are more adaptable to generational requirements. We have one neighborhood that we could really call a generational neighborhood, that has single-family homes and single-story condos, and also assisted living and other components. It's really thinking about needs as people age.

Another thing we look at is the area median income. That's really important for housing affordability. We've done work with the Planning Commission where we show the area median income, and then we say, "If I am that person and I am looking for a home in Wyoming, where can I buy?" Then we'll look. We'll show that sometimes only one house is available in the appropriate price range to remain under 40% housing and transportation cost. We'll try to use data to demonstrate that not everyone can go out and buy a \$350,000 house. And when you look at what's on the market, even in the areas that have traditionally had more "starter" homes, the prices have increased. So who are we cutting out of the market?

Are you taking action to get that smaller-footprint need met?

Whenever developers talk about planned unit developments, we talk to them about diversity of housing. We're now looking at an ordinance to allow ADUs throughout the city.

There are things that we do, but as you said, it's "lumber, labor, land, laws"—we are limited as to what we can do, too. One of the best resources is having good relationships with our development partners and telling them what we are looking for and what might not be

a good fit for the area. We try to be transparent up front, so nobody wastes their time.

Are those conversations happening with the Planning Commission, the public, the elected officials...?

We do talk to the Planning Commission quite often. We do something we call "learning and growth" at the end of all of our Planning Commission meetings. That was started by our current Chair's Vice Chair, and it's an opportunity at each meeting to bring in an expert to talk about something that broadens the knowledge of our commissioners. There is an annual

one on housing—that's where we might present a lot of that data. At an upcoming one, we're going to be talking about duplexes and diversifying housing options. We've

brought in business experts who can't find anywhere for their employees to live. We try to provide a diverse opinion and knowledge base. Some of that trickles down, and some of that trickles up to Council as well.

Is that helpful to you as staff?

We love it. To have a Planning Commission that wants to be educated is phenomenal.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

We had really robust engagement during the master plan process, and what we heard was that we need more diversity in our housing types. Parents saying things like, "My child is in college and can't afford an apartment.

We love it. To have a Planning Commission that wants to be educated is phenomenal.

They're going to be living in our house forever." Some people who sell their house to downsize or their kid isn't in the house, they would say, "I feel trapped in my house. There's nowhere to move, no good opportunities for people over 65." We heard a lot of that on both ends.

Master plans, no matter how hard you try to engage across the board, it's the same people who show up and the same people that are hard to engage. And it's the same people who pop up to oppose an apartment complex. When that happens, we try to do the education approach: this is what we need, this is what the master plan says.

So when you go out for engagement, you are hearing about the need for kids to live closer and about people feeling trapped in their homes, but when it comes time to approve a specific apartment building, you hear from a much smaller group that is...opposed? Concerned?

Maybe both. What we hear is, "I don't want that apartment development in my backyard," "it's not going to be safe," et cetera. So you can't win, exactly. You have part of the population that really wants to see new things and has these needs, and another part that is afraid of change and what that means. We try to lead with education as best we can, provide the facts, and respect that we have a plan that has been adopted by the Planning Commission and council with robust engagement, and that is our guide.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

I heard you say you are thinking about housing on your corridors:

does that require zoning changes?

We've made some adjustments by allowing taller buildings in certain areas. We made a couple of changes to the form-based code in that respect. We are looking at the allowance of accessory dwelling units, and that will be going to the Planning Commission this month. We also talked about allowing duplexes in more districts. Right now, it is only allowed in R3, but we are talking about allowing it in other predominantly single-family districts.

Wyoming is interesting. As the largest suburb of Grand Rapids, there are better transit opportunities on the north side. It's a more suburban feel as you move south—there are bus routes, but it's very car-dependent. It's easier getting around in the north than the south. A big challenge is identifying tweaks to help housing development. Sometimes there is a disconnect between what needs to be applied in different parts of town.

We've been talking about ADUs for probably two years. We take a more cautious approach to make sure we're doing research, and we want to do it in the right way.

What is that right way?

We're proposing ADUs across the entire community. That's not how we started; we thought it would just be a portion.

We found that there was a need and a desire across the whole community, but people talk about it differently. In the larger sprawling lots on the south side of town, it's about a parent moving in and aging in place. In other parts of the community, it might be income based: Can I rent out part of my garage and get help with the mortgage? So we found that there was a desire for accessory dwelling units in different areas. It just met different needs.

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How does that show up in the code?

Basically, the code defines different standards for attached vs detached, and we're recognizing that based on lot size. Depending on your lot size and your setbacks, you may have different allowances in different districts.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

We had a couple of the projects I mentioned that were a little higher density on our corridors. We've used PILOTs and municipal service agreements for those. Unfortunately, to get truly affordable housing, the projects that use the MSHDA funding tend to be the best option right now. With the way the market is, it's hard for a developer to come in and build the same caliber of product and offer it at an affordable price. We really see a need for that kind of development in that location.

We've taken the approach of: all housing is good housing, but we want to ensure that we're providing that diversity of housing types. Even with rentals. Our Planning Commission and Council have approved apartment projects that will have rent in excess of \$2,600-\$3,200 per month. That is not affordable to most people, but there is a proportion of the population that desires that. That's balanced by other projects where they're coming in at 30, 40, 50, 60, 70, 80 percent of area median income. It's about making sure you have both of those opportunities in the market.

WHAT'S NEXT FOR YOU?

The accessory dwelling units are next.

We're also waiting to see how the MEDC and Grand Rapids' work on pattern books shakes out. We want to see if there's an opportunity to say, "Here's three pre-approved duplex plans," for example. We don't have anything like that now, so that would be the next major change. We're waiting to see what they come up with, and whether it's a good starting point for us or, in an ideal world, that we could use with very few tweaks.

We've taken the approach of: all housing is good housing, but we want to ensure that we're providing that diversity of housing types. Even with rentals.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

I'll tell you what I tell other people when we have a similar conversation: I think the biggest challenge is that good housing

projects don't get the appearance of public support. If you send out a mailer notifying residents, the people who come are the people who are opposed to a project. You'll have other people call and say, "I think this is a great idea," or you'll talk to people and they'll say, "This is great." And I'll say, "Come to the meeting and say that!" If you have an elected official or a Planning Commissioner and all they ever hear are people who are opposed to projects, then they have to assume that the project doesn't have support across the community.

So when groups ask, "What can I do?" one thing we say is, "When you are in favor, come forward and say that you're in favor of the project. Don't just assume that that's a known thing."

CITY OF KALAMAZOO

KALAMAZOO COUNTY



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SELECTED BECAUSE YOU ARE ENGAGED IN REFORM WORK

2020	2010	CHANGE	% CHANGE
73,598	74,262	-664	-0.9%

U.P.
NORTH
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CENTRAL
SOUTHEAST

The population of the City of Kalamazoo has remained stable over the past decade, but its housing needs continue to evolve and the city is committed to meeting them. **Christina Anderson, City Planner**, talks about investments in planning, testing, site design, illustrations, and even building demonstration housing that have supported the City's ongoing successful revitalization.

GROWING BY
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IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We are getting some new housing. Most of it is subsidized in some way by the city, state funds, LIHTC, PILOTs, and our own dollars when we can. There's also gap financing that developers have, to cover defined gaps. [Kalamazoo] County approved a millage for housing, so they do chip in for some housing projects.

Are these mostly apartments?

A little bit of everything, but mostly apartments because that makes the most sense right now with construction costs and with where they are developing, which is downtown or adjacent to downtown. There are apartments for rent; some senior, some general. Two bedrooms are not moving—that's not what's needed or desired. It's studios and one bedrooms.

The city, working with Kalamazoo Neighborhood Housing Services [KNHS], has supported construction of duplexes and at least one carriage house using our preapproved plans as a test. The plans officially roll out in June for purchase, so we worked with KNHS to test them beforehand.

One of the things we chose to do—we didn't want to just have the plans, we wanted [applicants] to have a one-click experience where they click and pay for the cost of the permits. From that, they get the plans, and all the

permits are pending, so there are very few additional steps. Of course, they need to lay it out on a lot so that we can see that they are meeting setbacks. But we have set up an automatic review for utilities: Do you have the right water and sewer connection lines for your project? You don't want to find that out during construction, and that's something that we learned during our test. You go from an inch and a quarter service line to a two-inch service line when you put three or more units on a site, and that is a big jump in cost. So a duplex plus an ADU equaled a two-inch service line, and that was not a planned cost. Single family homes, duplexes, ADUs—those are structures that don't go through site plan review, so it wasn't learned early in the process.

We took all the pre-approved plans through historic preservation review already, so you don't need to go through the committee if you're doing it in the historic district. We wanted it to be done and ready.

It's taken us far longer than other communities.

Having the plans is great. It helps with soft costs and helps folks who want to build. But we're trying to take it a little further, and it's been complicated.

Eight of those structures, with duplexes, single-family homes, and ADUs in them, have or will be built this year, as tests. They also serve the purpose of creating comps. And they demonstrate that a duplex is not a scary thing. People see them and look at them and understand how they function.

We didn't want to just have the plans, we wanted [applicants] to have a one-click experience where they click and pay for the cost of the permits. From that, they get the plans, and all the permits are pending, so there are very few additional steps.

That's quite the investment.

Yeah. We felt it was needed to help move the needle.

In the last 5-10 years, how many new units would you say have been built? A few hundred?

More than that, and mostly in and around downtown, where we had not seen any housing. We have a robust commercial downtown. Several upper floors have been converted, but in terms of apartment buildings or even mixed use, that is all pretty new in the last five or six years. It added 600-700 new residents downtown or adjacent to it, with a lot more coming with projects in the pipeline.

Was that an intentional strategy, to add housing into the downtown?

That's where development right now makes the most sense, from a cost and land perspective, and the ability to use brownfield as a tool. We're seeing some projects outside of the city center, but not the number we are seeing inside the center. That's good, but it's not going to meet our needs.

When they did the millage a couple of years ago, they said how many units the county needed across five housing types, and we extrapolated the city's portion. We are updating our HUD consolidated plan, and we just finished a Target Market Analysis (TMA). They all say we need all units, all types, at all price points. That can't all be in downtown. So how do we support that elsewhere? There are more zoning changes coming, and we will go public with those this summer.

Also, we updated the Neighborhood Enterprise Zone (NEZ) policy with a sliding scale for how many you can receive a tax reduction for based

on location criteria and a number different housing types criteria. That's just one incentive, and development these days requires a stack, so we are updating the other ones to keep this in mind. We're trying to think about how we support making sure we're looking at housing units in other locations too.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

Our plan was approved in October 2017, and we are kicking off an update this year. The 2017 plan says that we need housing, that we need it everywhere, all types, and all price points.

It also says we need to think about a housing strategy. Not just the zoning, but also policy, how we use funds, and how we do all the things. We need partners: KNHS, the County with their millage.

We've done a lot of updates to the zoning code—we haven't overhauled the residential districts, but we made sure all the lots are buildable. We haven't gone through to think about the number of units and where, so that's next.

The plan says we have to remove the barriers, and zoning is one of them. That only became more amplified as we talked to the neighborhoods. We had heavy commercial and industrial going down residential blocks on the north side and the east side. We changed that immediately; it was one of the first things we did out of the gate. So we had the issues of the wrong district, wrong place, like heavy commercial over an intact residential block.

And then we had places with the right district, but wrong standards. All of our residential standards over time didn't fit the lot or block pattern. For example, they all required a 60' lot width or 7500 square foot lot area. Our most common small lot size is 33', so they were all nonconforming.

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REFORM

Right after the master plan, we did some stress tests with Incremental Development, with the Michigan Municipal League, with Western Michigan University. We immediately made changes to the districts knowing there would be an overhaul, but at least this served as a pressure release valve.

We also added ADUs at that time. This is a perfect example that a zoning code is not a light switch. We've had them [permitted] for five years, and I'm not sure we've had more than one or two [built]. All it is, is permission. It's great, you gotta have the table set before you can eat, but it's not a light switch.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

When we updated our NEZ last fall, we didn't have the TMA but we had the county housing data, so we used that to define locations where we would prioritize incentives. We talked about the need for housing units based on that data. We will certainly use it when we do the residential overhaul.

Look, we could build high rises in all the vacant lots in downtown, but it's not going to plug our hole, and it's not going to meet everyone's needs. We could build on the 200 land bank and public entity properties, and that's great but it's also not going to plug the hole. Which

is why we need that third piece: what do we do on lots that have existing structures, how many units can be in those structures, and what do we do with lots that are really big?

All of that is data driven. We know how many units we need. We know from demographic data, some of it promoted through MAP, what younger generations are looking for when they pick their location to make their home. And it's not a giant single-family home. So thinking about population, the age of our population now, what it's expected to be in Kalamazoo—trying to draw on all of that to set ourselves up policy-wise.

It's all just setting the table, but if you don't have that, it doesn't matter. If a developer comes, and you don't have it in place, you've

missed the boat. But sometimes that means you have to wait for it.

That's frustrating sometimes.

Sometimes, but it's the way it is. And sometimes it helps to soften the blow of change.

We're not seeing market forces that are resulting in tear-downs or internal divisions. We're steady right now, even though we have a very low vacancy

rate—there is a demand for housing, it's just not getting built.

Western Michigan University and Kalamazoo College have been doing studies on how to

Look, we could build high rises in all the vacant lots in downtown, but it's not going to plug our hole, and it's not going to meet everyone's needs. We could build on the 200 land bank and public entity properties, and that's great, but it's also not going to plug the hole. Which is why we need that third piece.

keep young adults in the area after graduation. They talk a lot about mobility strategies and a little about housing, and we use all of that information.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

The housing conversation, at least for the last little bit, has been more focused on the permanent supportive housing cohort. The 30% AMI and less, and what does that mean and what should we be doing. As a city, we are fairly limited in what we can do for this population. That is massively subsidized housing; there is no market magic that is going to make that work. We can be supportive and add dollars, but we can't fill all the gaps with that.

Three years ago, we approved an emergency housing ordinance: it doesn't matter what it's zoned, you can do temporary housing in this way [that the ordinance defines]. We haven't had it done, even though a housing provider who has 50 pods has been trying to figure out how to do it. Again, we set the table. But you still need land, you still need land prepared, even if you're not digging foundations, and you need wraparound services for people who are going to live there.

So there's a lot of conversation on that, and there's conversation generated by preapproved plans, and that is great. That's the extent of the public conversation for housing.

I didn't hear about any pushback, and that is a type of housing that can typically be difficult to get built...?

The emergency housing has a site in mind, and people are freaking out, but there is no approval needed. They can choose to not move forward with the project, but we set it up for

this type of housing to be developed, temporarily, with a bit of a protective bubble around the NIMBY aspect. They still have to do informational outreach, there are still requirements and sharing of information. But no approvals at any Board level are required.

We certainly have folks who are skeptical about that type of housing for sure.

We had no pushback in 2018 when I changed the code the first time. We had support from the neighborhoods we worked with, and we called it residential core repair. We were righting past wrongs and past mistakes to some extent, and creating pressure relief with changing minimum standards. So we did not receive any pushback at that time.

But I am certain that as soon as we start the conversation about residential zoning that I have in mind, it's going to be a big conversation. And that's why I say: Prepare for a big conversation. Housing is a personal thing, it's what many people's personal wealth is tied up in, and it can have a big perceived impact.

Do you have any strategies for that? Are you personally gearing up?

Well, it's probably why I'm a little slow to get started!

I've had it almost done for six months. But the last 15-20% is the hardest. We worked with a team to help me work through pro-formas for housing in different locations, so we're not requiring things that will never be built, making sure things pencil so we're not going forward with "five story everywhere"! While that might be great to say as a housing advocate, that gets a lot of people freaked out, and actually that's a hard number of floors to build without a lot of money. So how could someone reasonably do that, anyway?

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We'll probably be running it similarly to the commercial zoning update that we did last year. I made a lot of space for property owners to set up one-on-one meetings with me, where we could go through their property and discuss their concerns in a setting that is not public. A lot of that kind of work. The commercial zoning felt big, and that was 2,000 parcels. This is 18,000 parcels, of which 12,000-13,000 are zoned for single-family—well, plus ADUs, which we allow 2 per property.

We're going to have to do some direct mail to all the property owners, at least at the beginning. With the commercial update, I did three meetings. I don't know that three will be enough for residential...it might be more like four or five in the first round. Then we went back out for smaller meetings.

I'll be armed with my data, armed with what we need.

Kalamazoo has a robust neighborhood planning system. Do you anticipate that to help?

Yes. We need to make sure our neighborhood connections are as strong as they were back in 2017—people come and go. That's all the work we are going to be doing.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

We have very few districts and locations that don't allow residential, and we try to be as flexible as we can for the market. We focus a

little more on form, we do control use but right now we want the building to be as flexible as possible so uses can come and go. So, allowing residential everywhere. And we removed all minimum parking requirements last year. They were already pretty low, and now we have none, but we do have a maximum. We updated our landscaping code regarding buffers and the space that was taking up. So we've done a lot of the surrounding work to pure residential zoning.

We looked at our corridors and how those should be done, and what happens when

you turn a corner. When we last did the update in 2005, in many places the commercial zoning on the corridors would turn the corner. So we had all these lots that were zoned commercial that were houses on small, nicely platted, 1920s lots. When we updated the code last fall, we removed all of those

There is no shortage of projects, and it's all amazing and transformational. I keep telling people who are from here or went to college here: you should DEFINITELY come back in five years.

along with anything that was zoned commercial but didn't need to be. I went lot by lot for the commercial, and I looked at every lot. We did a lot of repairs in that sense with fixing wrong district and location issues.

I think I've talked a little about where we're going. We can't JUST build downtown, can't JUST use vacant lots, we have to look at the existing housing. Does it make sense to add more units to a structure? How many units would that be? Adding structures elsewhere on the lot, whether it's divided or not? How do we add space there? Not one of these things is going to solve all of our problems. We need a little bit of everything.

We analyzed where our residential zoning districts are. The vast majority is single-family, but when you look at where our duplex or multifamily zoning is, it's not spread out—it's very much clustered in our core neighborhoods around downtown. How can we make changes so one can stay in their neighborhood at every stage of their life, or as their housing needs change?

Do we need a residential category outside of downtown that is six stories? I don't know that we do; that is not the character of Kalamazoo. It's not that we couldn't have four- or five-story structures, especially on the corridors, but to turn the corner into the neighborhood? We have whole blocks of neighborhoods that are zoned for six stories, but there are other ways to add density other than making [buildings] huge, and that doesn't work everywhere—certainly not in the interior of a neighborhood that is single-family or one-, two-, or three-unit conversion buildings. Those are buildings that are maybe two and a half to three stories, so a six-story building is going to look a little out of place, with the form and scale.

And people will definitely notice.

That's right. We're actually using illustrations—I have someone helping me with that to demonstrate: if approved, if this occurred, what would it look like? How does it work with the existing form and scale? What are the key criteria? Is there a porch or a stoop? Are there doors, are there windows?

I say these things, and I can hear in my head how trivial it sounds, but all you need to do is see one picture where the building in the middle of the block doesn't have that, and it's obvious. There are some small things that every building is required to have; the style

could be modernist, could be traditionalist, or anything in between, but as long as you have these characteristics, they work.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

Setting the table is really important, and we have to do it. But outside of a few cities in Michigan, even though the demand might be there, the housing is not going to just materialize. So what else can you do to move the needle?

We focus a bit on housing readiness: mortgage training, soft skills for home ownership, helping improve the chances that a local resident could move into one of the homes that we're building. We hope that preapproved plans will serve as an income property. What are those small little things that will help house somebody?

WHAT'S NEXT FOR YOU?

Three big things, maybe four: Residential zoning overhaul. Imagine Kalamazoo 2035, which we are doing in-house again. This summer, we'll kick off the redesign of Michigan Ave to a two-way street. And the Kalamazoo Avenue project starts construction this year. Those two are part of our Streets for All project, which used federal grants for both planning and design. If we're shovel ready, that will help us with our construction requests.

There is no shortage of projects and it's all amazing and transformational. I keep telling people who are from here or went to college here that you should even come back now, it's so different—but you should DEFINITELY come back in five years.

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As a planner, that must feel good to see and be a part of!

Yes! I went into planning so I could see the results of my work at some point. I was headed in a policy direction—all this research and talking, especially at the federal level, which is where I was at, but I couldn't see how this was going to be fulfilling to me. Being in the community, talking to community members, seeing the changes, is certainly a nice benefit of our work as a planner.

WHAT RESOURCES WOULD HELP YOU GET THERE?

If we didn't have the TMA, that would be the number one need. Any market study makes assumptions, but grounding that conversation—it's going to get to hyperbole anyway, so we might as well start with real information about what we need and why.

I always love to hear what other communities are doing! Any sharing of other folks' successes in any arena, would be great. What are the biggest things impacting them? Labor shortages, trades? How do cities impact that? Material costs? I don't see how a city could impact that unless we got a grant to buy in bulk. Pick apart the barriers that people are telling us and figure out what cities can impact. It's never going to be one thing; there's no silver bullet.

Also, illustrations. Being able to demonstrate what it might look like is important.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

What I would say, maybe not to this audience but to the public, is that we're working on it. Things take so much time. And there is so much going on behind the scenes. A lot of stacking of incentives and what works and doesn't work, and it's all state or federal rules, so we can't always impact gaps. We're moving a lot of things forward, and anything that's in our control, we are moving forward. We don't build housing—we can support it, but we don't build it. So what can we do? That's what we're trying to work on, but it is not a fast process.

We have a great HUD team trying to think about impacting housing in ways we haven't talked about: critical repairs, roof repairs, and keeping seniors in their homes. There are all sorts of smaller things besides building.

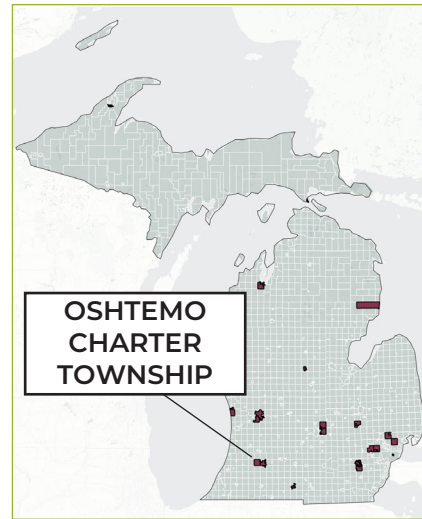
The community conversation has been about permanent supportive housing and homelessness. We need to be thinking about them, but we can't just thinking about that.

We're still trying to figure out how to use brownfields to impact housing. We're trying to write our policy, but no one else has written it, or they have a temporary one in place. When the state incentive landscape changes—for good and thoughtful reasons—we then need to figure out what that means for us. Any resource, conversations, examples, policies that currently exist. The first thing we said was OK, who has one?

OSHTEMO

CHARTER TOWNSHIP

KALMAZOO COUNTY



**OSHTEMO
CHARTER
TOWNSHIP**

CITY
VILLAGE
TOWNSHIP

SELECTED BECAUSE YOU ARE GROWING IN A GROWING REGION

2020	2010	CHANGE	% CHANGE
23,747	21,705	2,042	9.4%

U.P.
NORTH
WEST
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Oshtemo Township is developing with a strong demand for housing that is mostly coming in single-family format. However, in recognition of the lack of housing supply, the Township is implementing new zoning tools and focusing on connectivity among neighborhoods. **Planning Director Jodi Stefforia and Zoning Administrators Leanna Harris and Colton Hutson** discuss navigating ongoing growth.

GROWING BY
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REFORM

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

Colton: We have several site plans that came through, a mixture of single-family homes, duplex, quadplex, and apartments. Most recently, a project received a site plan review for a 41-unit site condo kitty corner from Township Hall. In regard to apartments—some of those higher densities—we haven't seen too many of those. But hopefully through our new mixed-use ordinance, that will create more opportunity. This is all in the last year, and there were several more within the last 5-10 years that have come through. It is way more than 100 units, maybe closer to 300. Mostly single-family—it's really been the low-density residential that's come through. No apartments or anything like that.

Jodi: What about the duplexes?

Colton: There is one 56-unit development looking for permits this summer. There's also an open space community, 48 units, all single family.

The demand is coming to you?

Colton: Yes.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

Jodi: We're just kicking off a new master plan right now. The housing plan we sent you will be an element of the housing chapter or included by reference. It's very detailed, so I'm not sure what else we'd include in the new plan.

How did that housing study come to be?

Colton: It was initiated by the Township Board, in partnership with the Upjohn Institute. Housing is not only an issue here, but also within the county and nationwide. We created a housing survey through SurveyMonkey and received 500 responses. Kalamazoo County did a survey too, but I'm not sure of the response rate. There is a need for housing for all income levels and for all demographics and people.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Jodi: I listened to a recent township board meeting to adopt the transportation and mobility ordinance. They paired that with the mixed-use district ordinance almost immediately after, and developed it with data from the housing plan.

The Board said they felt well-positioned to encourage development of the mixed-use district. It gives a density bonus for age-restricted units, empty-nesters, multi-family buildings.

There was a moratorium on allowing private streets until the mobility ordinance was passed. That's the only way developers go forward these days—there is an exceptionally difficult road commission in Kalamazoo County, so most build private streets.

Housing that reaches all demographics is the main thing that has been voiced during township hall meetings.

What do you hear? What is the dimension of the conversation that reaches township hall?

Colton: Housing that reaches all demographics is the main thing that has been voiced during township hall meetings.

Jodi: Was the duplex/condo development controversial? It's owner-occupied, so those are usually less controversial.

Colton: It was a large development of a wooded area. The first meeting was a little tense—residents wanted to keep the wildlife, the trees. But nobody attended the second meeting and it went through relatively smoothly.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

Colton: The mixed-use district was approved earlier this year, and it applies to properties located within our designated subarea plans, or commercially zoned property that is at least five acres in size. It allows for mixed-use development—residential in addition to commercial and office uses.

We have a couple folks interested in developing where our 20+ acre golf course is currently located. The area south of West Main Street has a group looking to develop there as well. There is commercial in the front, higher density residential next to that, then transitioning to low density. It's really promoting mixed-use development as well as open space and enhancing the community and making it vibrant and revitalized.

Jodi: These two subareas are pretty special because they're very busy areas of the community, on major commercial corridors, but not too far off the corridor are the older single-family neighborhoods. We want to be sensitive of the type of development and the connectivity with a new development between a

20-year-old neighborhood and a 70-year-old neighborhood. We want to get the streets connected thoughtfully and sensitively, but get the nonmotorized and street connection right.

I remember how controversial it was when those new neighborhoods were built 15-20 years ago. That's when they started creeping toward the "outlots" of those older neighborhoods. But I think people accept now how important it is to have the streets connected. Recently, there was an emergency when a pole fell on a one-way in one way out. That was something I always dreamed would happen and then it did, and now people can see how important connectivity is!

Clarifying: your mixed-use district doesn't require mixed-uses in the same building, right?

Colton: It doesn't have to be a mixed-use building, just the area.

I heard you say that developers are coming to you, but that you are now looking for a different kind of developer. Do you think you'll do recruiting?

Jodi: I don't think we'll have to for the golf course. The guy was sitting on it for ten years and was an active participant in crafting the ordinance. They are thoughtful developers. There is no recruitment related to housing planned right now.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

Jodi: I wouldn't be surprised if the township is asked to be a partner to some extent on the golf course one. I'm not entirely sure if it would be to participate in design or construction of

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infrastructure, but it is a partnership. We might not always be thinking of those connections, nonmotorized, utilities, etc. We don't do abatements. We have a county brownfield and a couple of sites.

Leanna: I think there are two.

Jodi: A couple of the senior housing, assisted living facilities are PILOTs. Also, some may take vouchers.

WHAT'S NEXT FOR YOU?

Jodi: The master plan. Mixed-use language is on the books, but nothing has been rezoned into it.

WHAT RESOURCES WOULD HELP YOU GET THERE?

Jodi: Are you doing any type of research into how the cost of utility extensions and sidewalks are deterring affordability? We had a couple of small commercial projects tell us in the last few weeks that the cost of providing a sidewalk is making their project difficult.

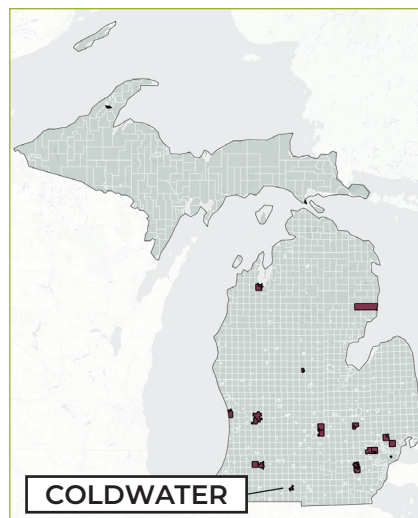
How about a better understanding of the relationship between utility/infrastructure cost and affordability? We don't want to work against affordability by requiring all of this. How can we step alongside the developer to make this work?

**ZONING
REFORM**

**HOUSING
STORIES**

CITY OF COLDWATER

BRANCH COUNTY



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SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY PERCENTAGE

2020	2010	CHANGE	% CHANGE
13,822*	10,945	2,877	26.3%

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The City of Coldwater has been steadily building housing to keep up with related growth from both economic development and immigration. The community generally acknowledges the necessity of more housing, and fills it as soon as it opens, yet there is still resistance when it comes to specific locations and types. **City Manager Keith Baker** shares strategies, tools, and insights for keeping the ship steady as the city grows and becomes more diverse.

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* "Those numbers are correct according to the Census Bureau, but that includes 1400 people that are attributed to the state prison. We quote around 12,400 for the 2020 population, once you back the prison out." - KB

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

Between 2010 and 2020, we had one new market rate apartment complex with 210 units, and some single-family residential subdivisions started to fill in. We've had more housing in the last couple of years. Right now, we have 450 units under development: 312 market rate in an apartment complex, 76 units in a manufactured home park expansion now under construction, 40 units of senior housing in low-income housing tax credit (LIHTC), and a dozen homes under construction as part of existing subdivisions.

The City of Coldwater is developing: we are extending a road and self-financing a subdivision. We're going to use the brownfield housing TIF to recapture the cost of doing it so that we can incentivize new single-family homes—another dozen homes. There's another low-income housing tax credit low-mod project right downtown, 50 units that opened two years ago, and it's a great addition to downtown. We had a mixed-use project that built 14 apartments downtown, and we had a couple other projects since 2020 in mixed-use buildings downtown—we will have renovated or created 12 units there.

So, quite a bit of housing. We did conduct a housing study with MSHDA assistance, a countywide market analysis paid for by MSHDA grant in 2016, that showed a deficit

of 400-500 units. And that was before the announcement of the Clemens pork processing facility that now employs 1300 people. Clemens has been the funding and financier of a couple of these apartment projects. In their need to house the people they employ, they have been a developer and helped finance with a development partner or two.

Has the new housing been in any particular location?

The two large apartment complexes are adjacent to US-12 and the I-69 corridor, 522 units for those two. Single family homes have been scattered. Senior housing and other LIHTC, in addition to mixed use, are in or near downtown.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

Our master plan is woefully out of date, and we have an RFP out currently. There is a housing component, but we're a number of years past the five-year update. With the changes we've seen and the growth that's occurred, it's just out of date.

There are areas, I would say, having been the planner and now the manager, that we promoted for residential purposes or use: downtown, near downtown, the single-family projects that are infill or a couple back in the 2000s when the housing bubble burst. We had a couple of subdivision developers go out of business [at that time] and left unfinished subdivisions; those have been slowly filled.

We're pretty active on social media. We're very transparent, and we try to communicate the need for the housing in different forms, for different income populations. That's how we've made the case in each case.

From one housing crisis to the next!

Yeah.

Generally, we met what we hoped or planned for in our existing, albeit old, plan. We used some old RFPs and tried to work from that. Housing is our primary issue, everything from homelessness to market rate.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

The 2016 market analysis. Anecdotal information coming from businesses: rents have increased, landlords can charge more. Community feedback as far as the availability of housing. Inventory is at historically low levels; houses that are priced right sell within a couple of days.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

We definitely had NIMBYs when it came to the LIHTC project downtown, not wanting to have "those people" downtown, although it turned out great. There are probably 75-100 people there, providing a built-in customer base. That has since died down; it was the fear of the unknown.

Same with—remarkably—the senior project. That was a redevelopment of an elementary school site. It's in a residential area and it had been vacant for a number of years, so the adjoining neighborhoods appreciated that there was a park and a playground there. They had some exclusivity to it. Other than the occasional vandal, it was quiet, so they didn't necessarily want 40 new neighbors, even if they were going to be senior citizens. The developer made them garden apartments and it's going to open in September.

Otherwise, the apartments have been—the more units we bring online, the more it's been

appreciated. They're filled up as they open.

There was some NIMBY for the manufactured home park. The existing one is very well maintained, with higher end units. It's been there for about 30 years, and it's always had this extra 15 acres or so that has always been zoned for an expansion. It's just taken 30 years. But it's under construction now, and going to be occupied by 76 units, and going to be well maintained, I think, based on their historical performance.

The feedback has been that we need more housing, but when you get specific to where it's located, there's pushback depending on the type of housing that's going in.

What's the strategy for that?

We're pretty active on social media. We're very transparent, and we try to communicate the need for the housing in different forms, for different income populations. That's how we've made the case in each case, whether it's the one downtown or the seniors.

The two apartment complexes are behind shopping centers, so nobody cares—out of sight, out of mind, nobody's going to oppose those. The other one is a matter of convincing people of the need and allaying any concerns about known potential issues.

If the one downtown is any indication, we're two years from completion and it's gone well. The issues initially raised, about not wanting "those people," have not transpired. The seniors are going to be good neighbors too.

The one thing we could do with the manufactured home park is that we'll have the traffic managed so there's not much interaction with the existing neighbors. Honestly, the double-wide looks like the other residential homes in that neighborhood. Once people see it, tempers will die down and life will return to normal.

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WHAT ZONING CHANGES ARE YOU PLANNING FOR?

Was the existing zoning adequate to get all of that built?

We had a proposal for a building downtown but not on a main street, that wanted to occupy the first floor for residential use. How do you accommodate that? We have too much commercial space. So if it's not on the main drag, not on US-12, not in the historic traditional mixed use buildings, then our Planning Commission is favorable to doing that. We're looking at how to amend our ordinance to allow first floor residential in the downtown district in certain areas. That's one zoning issue we're tackling right now.

There are not as many anymore, but we still have vacant commercial and light industrial in the perimeter of the downtown. Maybe they would make great condos, with the housing situation. We're trying to create units out of existing building stock, to not detract from the appearance and function of the traditional downtown while being more flexible of the reuse of the buildings on a side street or backside of the parking lot. I don't think zoning has been an impediment to allowing the housing we have or are developing.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

For both LIHTC projects, local participation was a PILOT; each has a PILOT ordinance in

place as the local match. We essentially traded: for the downtown LIHTC, a portion of it sits on what used to be a city parking lot, so we contributed that. We haven't used it yet, but we are in the process of developing the first subdivision using the brownfield housing TIF. Otherwise, it's been market rate driven. We have two projects downtown that we've used MEDC community development funds for: redevelopment of a funeral home into seven units, and a mixed use into a commercial and apartment building.

WHAT'S NEXT FOR YOU?

We're opening bids for the master plan in the next week or two. Some of those things are either under construction or about to be. The city subdivision infrastructure bids have been awarded, and are going to start this summer.

Also, marketing the community for additional housing. We still think there's

a deficit. We want to make the community more attractive, draw people here, invest in physical improvements, parking lots, parks, and recreation.

For housing specifically, there's nothing more on the drawing board yet. It's been quite a while since we did a full-blown plan, so we'll see what kind of feedback we get. In 2013, we worked with MAP on an interim or update plan called Above PAR, and we got a lot of engagement. It helped fill the void.

We're a little bit unique in that you didn't ask me about cultural or ethnic populations and how they approach housing. Different cultures use housing differently.

WHAT RESOURCES WOULD HELP YOU GET THERE?

From my standpoint, even as a planner and having one other person in the planning department, it's just really the capacity to take advantage of what's out there. I'm familiar with what MSHDA is attempting to do now, or even the Zoning Reform Toolkit, but it's not something we've delved deeply into because we're putting out whatever fire is happening that day. It's more about capacity to take advantage rather than something missing.

Also change, like changes in legislation to use TIF or different language in PILOT. Both MML [Michigan Municipal League] and MAP at various conferences have highlighted housing related issues, presentations in sessions, to drive that point home. At this point, I don't think it's a lack of tools.

MEDC [Michigan Economic Development Corporation] staff is feeling a bit more restricted on funding, probably because they have more participants and people applying. So all of a sudden, there is not as much to give out, or at least the pipeline is backing up. We've been able to take advantage of it for the last three projects, but we have a couple more. One building owner already applied to that program, to add four apartments and a commercial space to that historic building.

Hopefully by this time next year, we will have completed another four units. I'm sure even smaller communities have a harder time, but it's all about how you access those programs.

How might that happen? Would you need someone else in your department, or could the process be changed, or...?

MML has established this resource, more of a clearinghouse of grants and programs, to make it a little bit easier to traverse the process

if you will, having a centralized point of contact and place in which to look and how to navigate through. They just rolled that out. There are so many communities that don't have the time or staff resources. A lot of the larger communities get those because they have the staff and capacity for them.

If I'm the manager and I have one other person—or in a smaller community, nobody—when it comes to infrastructure, the civil engineering firms will apply and administer your water, sewer, road construction grants. That's what it's coming down to. Maybe we could hire a planning firm to apply for the grant and administer it.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

We're a little bit unique in that you didn't ask me about cultural or ethnic populations and how they approach housing or from a company standpoint. One thing relative to housing: Clemens brought in so many workers and have so much turnover they bought an old hotel, renovated it, and turned it into transitional housing. Sixty units; it used to be a Red Roof Inn and it's a lot nicer now! That was entirely at their own initiative, a good example of what companies can do to solve their own problems. A lot has written about Short's Brewing up north, and it's similar here.

We have a large Hispanic population, a growing Arabic population, and a Haitian/Creole population. They prefer more multigenerational housing arrangements, families stacked and extended family stacked, and what comes with that sometimes is six cars. Different cultures use housing differently.

Our Arabic population sticks to one area and essentially buys up anything that goes up for sale in that area. The Arabic population is heavily Yemeni. They've had a civil war for decades, so it's one of the more impoverished

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countries in the middle east. Same with the Haitian population: a one-bedroom is luxurious compared to conditions at home, so the expectations are different. They're very appreciative for it.

But the pricing for them—because demand is so high, the affordability is a challenge. We're a pretty diverse community, and there are some differences there with different populations. They still struggle with affordability. Finding an \$800 rental is hard when the market rate is \$1200. And there's no way around it. That's why we're using brownfield TIF; you have to subsidize it to build housing that's not market rate.

Do you worry about the TIF, PILOT, and other tools that essentially come out of your budget?

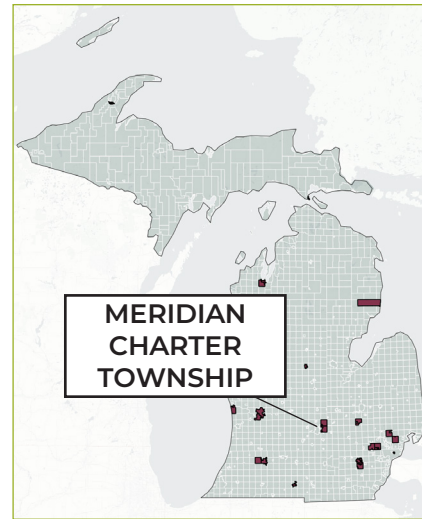
With the brownfield TIF, for example, you're capturing to pay yourself back, so you can't do that for so long or to such a level that you start to whittle away at your underlying general fund. You have to have enough revenue to maintain your operations. And we're not there yet, but it's definitely taking from one pot to give to another, and you're still running the city with this other pot.

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SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY NUMBER

2020	2010	CHANGE	% CHANGE
43,916	39,688	4228	10.7%

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Meridian Charter Township is transitioning from development to redevelopment inside its urban service boundary. Neither geography nor finance supports continuing the community's traditional single-family development pattern, so **Community Planning and Development Director / interim Township Manager Tim Schmitt** has an eye on the intersection of housing affordability and commercial obsolescence.

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IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We've got a little bit of everything. We have never really slowed down tremendously in the last 10 years; it's consistently been 1% per year. A lot of that was property that was subdivided and ready to go prior to the 2007 crash, and now we're caught back up. Part of it also is that we have an urban service boundary [USB] that sets the eastern third apart as conservation, agriculture, and massively large lot residential. So now we really have to focus ourselves internally, and that's been more and more what's been happening.

There's redevelopment within the USB. We've got one subdivision active, but that's it. In theory, there's another one coming online this year. There are a couple of 4-5 lot developments here and there, but those are million-dollar homes. There's NOTHING afford-

able, and that's something that our board has started to struggle with. That the next generation is having a hard time getting into this community is affecting schools. We've been talking about redevelopment, about areas that are already developed taking pressure off the rural areas.

In the last ten years, it's been mostly single-family. We had one fairly large apartment project that was approved and started construction in 2017-2018. It ostensibly has affordable housing in it, but that's an incentive approval—ultimately, it's 80% of AMI [area

median income] around here, which can still be very high especially if you're not limiting to 30% of your housing costs. So we're meeting the requirements, but nobody would consider it affordable.

That's where our frontier is: How do we start to actually achieve affordability?

Your board has started to understand affordability issues—what happened? Was it a moment, an event, or...?

It started gaining traction when we opened a project, a LIHTC project approved before

COVID—ironically, behind Whole Foods, but that's where the land was. It had a ton of COVID delays and costs increases, and it was a struggle to get it off the ground. But it finally opened last summer, and that was the tipping point. People said, "We need more of this, it's inevitable."

I do tell my board that this is a macro problem that we can't solve on our own. It's going to be years of work and policy and zoning change and all kinds of things. I don't think there is one answer.

BUT: How do we get there? This was a complicated and difficult project, and they all can't all be like this. If we're struggling this hard to get 49 units, maybe a third of which have students in them rather than young families, that doesn't get us to what we need.

I do tell my board that this is a macro problem that we can't solve on our own. It's going to be years of work and policy and zoning change and all kinds of things. I don't think there is one answer. More and more in this field, I'm getting a little skeptical that there's going to be

a solution short of major federal intervention in the housing market. Maybe at the state level, if we changed the tax code to go after second homes or rentals.

The phrase that has started coming to me, personally, is “market failure.”

The macro forces are mentally exhausting, and it’s broken right now. Talking to homebuilders about one of our subdivisions, they had it priced in the low 200s, which is not super affordable but not bad for this market. Now, I don’t think you can get in there for under \$350,000, closer to a half a million. It blows my mind.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

We just adopted an update to a large-scale overhaul that was done in 2017. I had the Planning Commission focus on the big picture: What are the goals? And we structured them a bit differently. So the goals and objectives have been entirely updated, and we’ve had all kinds of housing discussions.

And I’m asking the Planning Commission: What do you want to work on based on that?

We’re going to tackle one of our ordinances that causes problems for smaller houses around the lake. It’s not really affecting the big ones on the lake; they manage.

We’ve talked about increasing density, transit, and the main commercial corridors. We’re going to do some small area planning to focus on commercial areas that are no longer viable. What do we do with commercial corridors and strip centers now that we’re coming out of COVID? How do we address it going forward? You can’t tell me Meridian Mall is viable over the next 50 years. At some point, one of those anchors is getting torn down and now suddenly

I have 60,000 square feet of blank space and all of the parking. Why wouldn’t you look to housing to get the product there?

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

One of the things that came up when we did this zoning package is the cost of building a new single-family house. We pulled in real-time data from builders, and that doesn’t include everything else, like land and entitlement.

The other thing that pops up all the time is the market study aspect, which we don’t get into. I get that people want to know that, but if we’re basing our decisions on whether the market needs it or wants it—or whether YOU believe the market needs it or wants it—then we’re not making good policy decisions now, are we?

We share the articles about the labor force and the housing shortage. Everyone is aware of how bad it is. And I’ve got two long-term thoughts for data here. One, we started working on a formal build-out analysis so people can understand we’re not in growth mode anymore. We’re going to flesh that out more.

And the other side of that is understanding the real employment needs for what we have now. Let’s say in a perfect world, you want the mall to come back in its glory, to become that place the high school kids go. Think about how many people they need just to operate a full mall. Where are they coming from? Those wages don’t pay for a house or rent in Meridian Township, so now you have to pay for transit or, alternatively, they need other housing.

We haven’t really dug into that, but at some point, we need to have a conversation about what the true employment needs are for this community. I get that MSU [Michigan State University] sucks up so much air, so many people who live in the township work there, and in a way that makes [our employment

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needs] even harder to see. It's a big question, and it's going to be one of those long-term ones that has to tie into housing somehow.

Do you feel like this is a local expression of the statewide situation, or that there's something unique going on in Meridian Township?

Oh this is absolutely statewide. For example, placemaking: I love it, it should be part of our DNA. But Michigan only started doing in the 2010s, and it was everywhere else in the 1990s, so we're 20 years behind. That's a thing that bugs me about Michigan: there's not a good solution, because nobody wants to be on the cutting edge.

We're getting ready to hit a fiscal cliff with many communities once the ARPA funds dry up. If the Lansing plant shuts down, what happens? The way our taxes are set up, the combination of Prop A and Headlee is brutal. The next downturn we have, it will hurt again.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

There is still a whole part of the community that is anti-multifamily and says, "Just build new single-family homes." But even if I could do that affordably, which I can't, I can't put it anywhere.

We're really in an education period before our next update. I have five years to get the public to

understand this, because our next large-scale overhaul of the master plan is going to have to focus entirely on redevelopment. We're going to have to tear stuff down to maintain that growth glidepath. That's much more difficult.

We've been trying to redevelop our downtown for six years and it's functionally nowhere. It's a hole; it's not great. The commercial comes easy to us. There's no office market left given the vacancies we have. So we really are going to have to talk about housing for the next five years, and we have to start those conversations.

Do you have a strategy for that?

We knocked off a couple of the easy ones early on as part of our work with RRC. We were one of the first townships to get certified, and people like that we are one of the few RRC-certified townships.

We got rid of minimum house sizes early on, and we got rid of minimum unit sizes in the apartment complexes. People recognize that some people like smaller footprints. Especially with the square footage, we had places by the lake where everybody needed a variance because the lots are so small, so we pitched it as making it easier for property owners.

We got ADUs added in, and everyone seemed to be fully on board with that. We actually had a couple of people talking about building them. That was adopted last fall. We've nipped a few things off and got people thinking about this.

We're really in an education period before our next update. I have five years to get the public to understand this, because our next large-scale overhaul of the master plan is going to have to focus entirely on redevelopment.

Our ordinances haven't been updated since 1994. We don't have time to just shut it down, so we're working continually. We have updated about ⅔ of the ordinances internally, and we are going to continue to knock those off. Why do we need nine single family residential districts? We're at six now, and we're going to try and get a couple more done. The problem that we're running up against now is that eliminating a zone means rezoning 3000 people, and that's a big education project. But we've got some credibility.

We're also going to keep pushing on these redevelopment projects. If we add housing and density where it makes sense, then the pressure is off in other areas. We can have more conversations about how we're not going to have a whole lot more single-family development. I mean, look around. Where are you going to put it?

[It's not just a matter of space.] We're working on redevelopment of an old shopping center on the north side of town, and someone mentioned single family. But that's also a question of "where are you going to put it?" That is the busiest intersection in the township. We can't tear down a shopping center and put in a few houses, because there's a money gap there.

People are understanding. More and more, the opposition is down to a few people who say, "I've been here since 1970 in the same house, and back then..." But people are realizing that that mindset just doesn't work anymore. We have to put people in wherever we can, and continue to try and change the mindset.

We need a win. We need one of these projects to get done. Multiple things are under construction or paused because of interest rates, and we need one to show that this is a viable thing. That's going to help. If we end up with two or three semi-permanently stalled projects, that's going to cause us problems. That's one of my main concerns, frankly.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

We have a local brownfield redevelopment authority that we've used on almost all of these projects. We don't have a lot of contamination out here, but we do have some dry cleaners and gas stations, and it gets us access to some money for cleanup.

Everyone right now is looking at the MSHDA TIF and thinking it's the greatest thing since sliced bread, but we're not about to be the first to implement it! It's a new program, so I expect implementation hiccups. Unless it falls flat, that is going to become the new norm for these projects, because rather than using the environmental TIF, you can capture more.

So what does the policy look like for affordability? MSHDA has been clear that they are leaving that to the locals. Once someone gets something approved and there's template out there to do this, we can try to locally respond and try to keep the intent of that.

Do you have concerns about the long-term impacts of TIF and incentives on municipal budgets?

I don't love it, but we're a community that can absorb it. If I was still in the much smaller community where I previously worked, I would be more skeptical, because every structure that came online there had a tangible impact on our bottom line. I knew the impact of every single building on my budget this year, and the next, and also in the long term. In a community like that, this is a much more difficult conversation. Whereas here, we want this project to go and we don't need the tax money right now, but we do need the project now. This will be a different conversation in other places.

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We're probably going to be able to absorb it for the number of projects that come along—four, maybe five. It's going to target our four potential intensity change areas: our commercial cores, those four shopping centers. It will be for redevelopment purposes, for a project that has the public amenities that the board has approved under the zoning.

Why are those the right areas?

In 2017, what they talked about was the changing nature of commercial consumption. Two of the strip malls had grocery stores that had been shuttered for some time, with the rise of Meijer and multiformat Target. They were medium-box shopping centers that had no other use and weren't getting tenants: one had been functionally vacant for seven years, and the other had a couple of uses in it but wasn't really drawing people in.

The third one was the historic downtown that people wanted to see development in. I'll withhold my judgment about new downtowns; we tried one in another community that didn't work, and this one really isn't working either. But it has infrastructure and a desire to see those areas rejuvenated. In no case was it going to be an apartment complex. It was to be some kind of mixed use or attraction, while also having residents to support the commercial.

The fourth one, that I didn't mention, is the mall. At the time, they didn't want to include the mall in the discussion, but it's become abundantly clear now that this will be a

redevelopment opportunity. So we added that this time. We also talk about the Grand River corridor, which has mass transit, utilities, and all that jazz. I'm not sure the market is there yet. There are still a lot of viable businesses.

People stopped liking driving past spaces with nothing on it. Two of the shopping centers have been torn down at this point, so it's a dollars and cents thing now. And the mall is doing OK. It's bounced back more than anyone expected after COVID, so there's not as much immediate pressure. But people recognize that we need to do something with it if that is to be the center of suburban civic life again.

We still have to fix the parking ordinance, so that's coming. We have a commissioner who says, "Let's just get rid of parking standards." I'm fine with that, but somebody else has got to lead the charge there!

There's a lot of hope for doing something outside the normal range, and that it will succeed.

That give me hope of being able to truly respond to need. Of course, there is still a strong desire for control.

Are the two sites that were torn down accessible to transit?

One is, and the other one we're trying to figure out. One is on the spoke and has active ridership. The other one, they've planned for transit on the project, but nobody noticed that it wasn't on a transit line. So we're trying to figure that out with CATA [Capital Area Transportation Authority], how to get service out there.

We've made a lot of policy and regulation changes in the last couple of years, so now we need to get some stuff built so we can show it works and get to our next victories.

Planner to planner—do you feel like that’s information you should have, about the density that will support transit, so that you can direct the project better?

Well yeah! But as it is, it’s a route change, and it takes time. It would be helpful to have a basic primer on the levels that would trigger this.

There was a whole conversation about bus rapid transit in this region more than seven years ago. There were a lot of people who were put off by that conversation, who thought, “We don’t have enough people for that!” From a lot of perspectives, there was never a justification to do that. On the east side of Lansing, you have tons more density, and it would be a much more logical thing.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

We had a package that was passed last year—we put a bunch of stuff together and I thought some would get pulled out, but they didn’t. So OK, here we go! We added ADUs. We took away some of the process to get site plans approved, like reducing public hearings, to take a little time off the development process. We took out the minimum living space in single family dwellings and minimum unit size in multi-family. We made apartments an approved use in the multifamily district, not a special use. We added a mixed use by right option in two of our commercial districts, the main shopping center districts—if it’s a two-story, you’re good to go.

Before that, in 2022, we lowered setbacks and lot minimum standards in smaller districts. We got rid of two districts and streamlined the projects. When I first got here, we made mixed use more usable.

WHAT’S NEXT FOR YOU?

Next up for us is going to be redeveloping the mall: what does that look like?

We’re going to have an affordable housing policy conversation soon, because we have this TIF coming and we have to get this in place. That probably won’t be until summer at this rate, just because of everything that’s going to happen in the next couple months, but it needs to happen. If people are going to come forward with these proposals, we have to have a framework for looking at them.

We’re hoping this is the implementation year. Let’s get some ADUs built, let’s get the projects open, let’s show people that it works. We’re a suburban community that is constantly growing. We’ve made a lot of policy and regulation changes in the last couple of years, so now we need to get some stuff built so we can show it works and get to our next victories. That’s what I’m hearing all over, and every place where it has happened, it has worked, so I have faith in that—provided they can get to the finish line, which it sounds like, with resources, they will.

WHAT RESOURCES WOULD HELP YOU GET THERE?

We need some idea of how to implement this MSHDA TIF in a way that actually gets affordability. Even if it’s a sugar high, this is what we’re going to be doing for the next five years, because developers look at it as free money.

We really got a lot out of MAP’s ADU training, and we included a lot of it when we did our ordinance. I am always trying to keep the Planning Commission and the Board moving forward, but I’m trying to look around the corner: what’s the next trend we can try and get ahead of a little bit? It’s always helpful to hear what’s out there and try to tackle it early on. ADUs is a conversation that should have been happening in the state 10 years ago.

MERIDIAN CHARTER TOWNSHIP

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GROWING BY
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PERCENT

ENGAGED ON
REFORM

What kinds of ADUs are you permitting?

All of the above. A dirty little secret was that we had several of them that the community didn't know about. They may not have a kitchen, so maybe it's not technically an ADU, but they do exist—maybe your neighbor had a disability and built an accommodation. We took the approach of “generally anywhere.” We worried that in a couple neighborhoods, students are going to rent them, so we required the owner to occupy one of the structures in order to rent it out. What we're finding is that a lot of neighborhoods are going to prohibit them anyway through bylaws. That's not my circus, not my monkeys.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

One of the things that we're keeping an eye on, with the amount of commercial and office that we had, is that we're still trying to understand the long-term effect of COVID. Has there been a fundamental shift in consumer habits? The work from home—bless it, but I don't see how it doesn't go away eventually, because

corporations have desires to have control over their people. The office market will slowly, slowly come back.

But the commercial market is intriguing. I know how much the Amazon truck is on my street! Is that a replacement for the Meijer, Target, Walmart? Or is it the specialty stores that are getting hurt long-term? It has definitely increased since COVID. One of the long-term questions that we need to understand is how that market has changed. I can absolutely see that in certain tourist-type places up north, people will still come, they'll still shop. But a place with a mall like us, if Macy's announced they're closing, we're up a creek.

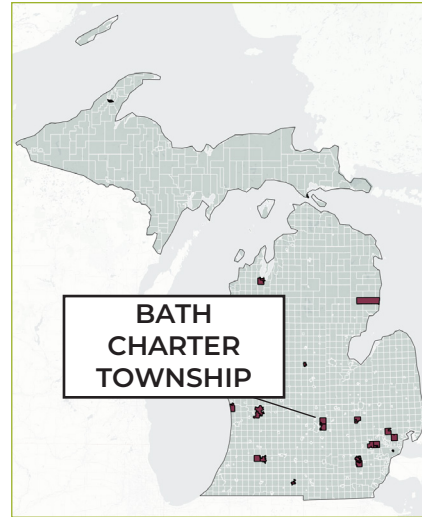
So “what does the future hold?” questions, when are we going to start to see some long-term trends? But it might just be that I want answers now that we don't know yet.

Getting back to the cost of building a house, we've poked around alternative construction methods. We've looked at 3D printing—it still costs an arm and a leg. Container housing—still costs an arm and a leg. It all still costs as much as the average house. There's no silver bullet out there.

BATH

CHARTER TOWNSHIP

CLINTON COUNTY



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SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY PERCENTAGE

2020	2010	CHANGE	% CHANGE
13,292	11,598	1,694	14.6%

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Bath Township is experiencing unprecedented demand for housing, prompting local officials to work more closely with developers and employ zoning incentives.

This takes capacity, and Bath Township creates it by collaborating with Michigan State University to augment its planning staff. **Miles Roblyer, the Community Development Director**, talks about managing growth between two distinct development patterns and factors hindering housing development progress.

GROWING BY
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REFORM

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We have a couple suburbs in the south that are building out, vacant lots are now filled. There was also a large commercial buildout on Saginaw and Old M-78. I know we are talking about housing, but it's all related: these services play into why people locate in a space.

Nearby, there are two neighborhoods with homes in the \$500,000-\$700,000 range. Another high-end neighborhood now sells homes for about a million. The mobile home park is quite dense, and the south side of I-69 throughout the township is quite built out. This is because it's within our service district for the municipal sewer and water systems.

We also have the Lake District which is quite dense, and another area with a somewhat dense neighborhood layout. So while our biggest neighborhoods are on the south side, we are now seeing growth come into the north side. We're currently working with a developer on a 70-unit build north of I-69. They are calling them townhouses, but they need to change the layout if they want to comply with the state fire code. If they can't do that, then they all must have water suppression systems, which makes them less desirable for the developer to bring to market, as those are expensive systems. So we're trying to work with them on that.

Just north of that, [subdivisions] are a lot more scattered than on the south side. We try to get

as much growth as possible inside our established water and sewer service area. It allows us to be as efficient as possible as we try to disincentivize sprawl in the non-service area.

What kind of incentives or disincentives?

We create a number of zoning incentives to stay inside the service area. Developers like private drives more and more because road construction is more expensive, but residents don't love it because the long-term maintenance is on them. It has been problematic in the past. For example, if there are 50 dwellings served by the private road, and the road needs to be reconstructed, everyone gets hit with a \$10,000

assessment. They then come to the township and say, "Can you take the road?" The Board is likely to say no, we can't afford to maintain the road network we have; we are not in a position to take on new roads. So it is burdensome for the homeowner to maintain over time.

The north-south tension is the main dynamic. The suburbanizing south and their wants and needs as opposed to the rural north and their wants and needs. They have different incentives.

In response, the Township for a long time was making private drives/roads non-permitted. But with the housing crisis, and the demand, we've taken a second look at that. We are currently permitting them again conditionally. However, the conditions are that it has to be within certain districts inside the service area; there has to be a cap on the number of homes served; they have to be a part of a HOA, condo association, or some kind of governing body; and maintenance and access agreements have to be in place at the time of creation.

Have any been in place long enough to see if this works?

We have one going through right now—but really we won't know until ten or so years goes by and the first maintenance is due.

Are all of the developments that you described single-family except the townhouses?

Let's get into the apartments. Within the townhouse development, there are apartments, which was controversial at the time because this was built north of I-69 and the identity on that north side is very rural. That's a juxtaposition to the south side of the township, where they are calling for more housing.

An apartment complex on the south side of I-69 (Webster Road at Park Lake Road) was less controversial because it was on the south side, but they used a PILOT to establish it with a Section 8 housing voucher. There are other non-single-family housing units scattered that had been mostly zoned out, but are now starting to be zoned back in with quadplexes becoming more popular with developers and planners. We are working with a developer in the disenfranchised downtown area on a two quadplexes currently.

The market forces playing out in the downtown are far different than the ones in the part of the Township closer to East Lansing. It is really dense between Bath, Dewitt, and East Lansing. That area used to be an airport, so it is quite flat, utilities are near, and it has direct road access into Michigan State University. It is the only area that's served by routed transit too.

What's the housing mix that's been built in the last 5-10 years?

It has primarily been single family construction over the last 5-10 years. We worked with

a developer to build out more apartments in the Park Lake and Webster area recently, but that died on the vine, likely due to interest rate increase. The banking industry's tolerance for risk is not what it once was.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

When I was first hired in 2021, we finished the last master plan up. We spent another embarrassing year after I got here getting it ready to go to the planning commission. We're getting some elements going for its update now, looking at the MSHDA planning grant to get that done.

There are nine goals in the plan with subgoals for each of them, and one of the nine goals is housing. But another is to preserve the rural character. Those can be conflicting but also complementary. We try to build out sustainably, and we really don't want to be a victim of urban sprawl. I'm sure you've seen communities that are struggling to afford infrastructure because they are too sprawled out. We are pricing out sewer pipe now, and it's not cheap.

The main part of our plan that we want to work on is the future land use map. The current one has been recycled from three predecessors, and I'm not sure if it reflects the actual future of the township. Our Planning Commission chair and vice-chair feel the same way. There are goals such as identifying priority growth and catalyzing diversity of housing stock, ensuring new and existing housing is of high quality.

We are doing well on bringing in new housing stock, but not so well at caring for the housing stock we have. That's a lot more complicated—there are people in the homes, and we want to be cautious of imposing enforcement actions because long term home owners might not be able to bear it. But they are impacting the value and stability of the neighborhood as a whole, so it is a balance.

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PERCENT**

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WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

Qualitative data is the discussion piece we're having in the community. Our Planning Commission is pretty much split down the middle of the northern view and the southern view of the township. When we had a session on the nonmotorized plan, there were a lot of views on where the priorities should happen. When we bring in the quantitative data, it does open some people's eyes. A lot of people don't realize how many people actually live in the Haslett school district and the Chandler corridor with how many students are there.

Data has been useful during our talks about building sidewalks and pathways. The community identifies Webster Road as its main corridor.

But we look over at Chandler, with apartment complexes that have hundreds of dwelling units, and it's not served by sidewalks in some areas—we

can build a path from that apartment complex that connects to the regional trail. So we're trying to discuss what the low hanging fruit is, and make the argument to the policymakers and the public while trying not to forget about the more established, less dense housing so things balance. Data helps us identify that low hanging fruit and make those arguments.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

The north-south tension is the main dynamic. The suburbanizing south and their wants and needs as opposed to the rural north and their wants and needs. They have different incentives.

I heard rural and suburban. Is there a desire for a more urban format: denser, walkable development anywhere?

Our zoning doesn't really allow for it, and that's not the role we play—East Lansing serves that need. And it depends on how dense you're talking. The Chandler area has some density, but there are other issues: we don't have a ladder truck, so nothing can be over three stories.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

We talk about ADUs a lot. That will come up in the next master plan conversation: where

they'll work and where they won't, the standards around them and how they can be used. We talk about rental ordinances. East Lansing has cleaned up and is forcing some land-

lords to look around for other places. We don't want bad landlords either, so we're thinking about how to regulate. We're in the era of corporate landlords now; it's a different landscape than it probably was 20-30 years ago.

Do you think some "more than incremental" zoning changes might come after the Future Land Use map?

Depends what you mean by that. Here is some context: Single family homes and duplexes are by right in all zoning districts, quads are by right in the more dense districts.

*You rarely hear that part!
Let's talk about limiting
factors for housing.*

Do you get many of those kinds of housing built?

We're working on those two quadplexes. We probably get one every three years or so. We get far more duplexes; probably five built per year. Usually one developer will come through and do a batch and then move on to the next community.

Because you've done this a while, I'll ask you what people often say they're worried about: that a slew of existing property owners will immediately do this, and the character of the current neighborhoods will change. Has that happened?

On the north side of the lake a little bit, but not to the extent you're talking about. The housing stock quality there was so low, and the housing stock was so old, that any development is welcome in my view. Park Lake is where Lake Lansing was 20 years ago: a lot of legacy cottages, flipped into principal residences over time. The current average Park Lake homeowner likely is worried about gentrification. Many of the people there are on fixed incomes, and that's why the quality of house stock remains low.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

That's the main thing I'm trying to focus on here, and you rarely hear that part talked about! Let's talk about limiting factors for housing.

Road commission standards—they're the ones that approve driveways. In townships, we're subject to that. We're not in control. We're trying to convince them that having

one standard for roads throughout the county doesn't make sense because the contexts are really different from one community to another.

State of Michigan's building code—there's a lot in there. Building codes have been built out over the years. Earlier this year I was discussing the code with a group of builders and inspectors, and the builders were saying the State is considering water suppression systems for all new homes. That's \$20,000 added to the total for all new construction. People can't afford housing as it is.

And then there's the process. One of the main reasons people like building homes in Bath Township is that you can get a building permit for a single-family home in under two weeks. When you're three to six months out, as is the case in some communities, it's harder to schedule.

That sounds like strongly incentivizing single-family construction?

We're strongly incentivizing CONSTRUCTION. We have two Planning Commission meetings and two Board of Trustee meetings per month. We've structured our process to be quicker than our competitors, which are the communities around us. I would encourage any community that wants housing to look at the length of the process. If it's a several months or longer, then ask why? Is it in fact increasing safety? Have you talked to your building inspectors to see?

One thing that IS in zoning is the public hearing requirement. Do you try to minimize those?

Not directly. I would say township staff try to keep the development review process moving quickly and analyze what land uses require greater review and input. You can do it by

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moving things to by-right development—for example, the quads automatically fall into a by-right land use. First, we do a meeting with the Planning Commission to do an introduction. As soon as [the applicant] can get a full set of plans together, we put them on the agenda. Say they can do that within a month or two (we require the works, a photometric, grading, elevation, signage), we'll kick out an agency review in two weeks: road commission, sewer authority. The day we kick out the agency review is the day I email the newspaper to schedule the public hearing. That makes it a couple of weeks in which we get our staff report together. These things can be done concurrently, but some communities string that out.

WHAT'S NEXT FOR YOU?

The master plan is the main thing. Trying to get that [MSHDA] planning grant, trying to bring on a consulting firm to help us, get a wider perspective, hear what other communities are doing, looking for ways to build out. We are looking for zoning recommendations too. The private drives ordinance changes are a good step, but also a risk we're taking.

WHAT RESOURCES WOULD HELP YOU GET THERE?

We send a lot of our planning commission members and zoning board of appeal members to MAP's classes. They do help inform our members and form opinions. The magazine is good—a lot of our members and board members subscribe and mark them up for me to read!

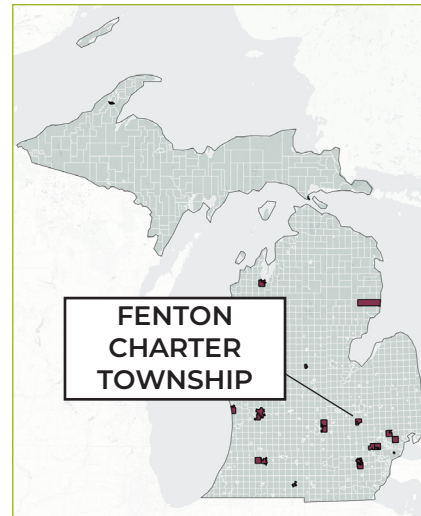
IS THERE ANYTHING ELSE WE SHOULD KNOW?

Work the community partners. One thing that has been big for me: we're very blessed to have MSU just to our south. Money is real; we're a small township; we can't afford four planners on staff—but we can use MSU to institute an intern program. We pay them, we let them set the schedule, we try to have two at a time on a rolling basis, and we try to connect them with employers at the back end. We have supported five since I've been here, and they have all been amazing. All have either moved away for grad school or have found an employer, and most of them were through connections made here.

FENTON

CHARTER TOWNSHIP

GENESEE COUNTY



FENTON
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SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY PERCENTAGE

2020	2010	CHANGE	% CHANGE
16,843	15,552	1,291	8.3%

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An affluent and expanding community in Genesee County, Fenton Township is welcoming water infrastructure and the growth that comes with it. **Zoning Administrator Michael Deem** addresses the challenges of promoting development, rather than being driven by it, and enhancing density and services in a township that has long identified as a rural lake community.

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IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We are the only growing community in Genesee County. There are 17 lakes, and all the property around them is pretty much developed. What we are seeing tends to be either traditional site condos with single-family home subdivisions or attached condos. We recently approved 225 units that are age restricted to 55 and up, and hopefully will begin construction this year—everything else has been site condos.

We do have an application for apartments but are finding that rents are proposed at \$2,100-\$2,400 per month, which is a bit rich for most people around here. The master plan shows this area as low density residential because of the airport, and the whole area around it was locked in with the idea of “do not touch, it is what it is.” That’s why it was low density even though it’s

on the county thoroughfare, has sewer and water, and is next to an airport—because of the airport protection plan. But the map that they had was from the 80s, like the old school floodplain maps. So the applicants did their research and figured out how far the restriction went, which turned out to be the first 500’... so we could rezone. We’re updating the master plan right now, and that’s one of the areas we’re looking at. We anticipate high density residential. We have the rezoning application, and the planning commission had recommended approval based on the new master plan.

No one’s been against it, so much as they don’t want to see more traffic and people wandering onto neighboring properties. I had to explain

that the rent is more than your mortgage is. People have an image of what an apartment is, but these are really single story attached condos. It’s Redwood Apartments, and they have products throughout the Midwest. There’s one in Grand Blanc that’s at 95% occupancy, so they’ve figured it out and know what they’re doing.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

We are bringing water into the township for the first time, and that’s why we are updating the master plan. When American Rescue Plan Act funds came available, we jumped on it. We were able to connect all of the schools in

the Lake Fenton school district to it, because [their water systems] all have arsenic in them and went through arsenic remediation. When I first started, everyone was like, “Water will never happen, don’t plan

on uses that need water, it will never happen.” Then the pandemic hit, funding became available, and now it’s a viable project.

Once we knew that water was coming, we were concerned about what kind of pressure for development we would have. We have to get ahead of that. We do need denser development in parts, and to protect the rural aspects. There are denser lots on the lakes. The northwest part of the township is all agriculture and large rural estates, and we want to protect that. To show where the development is going to stop, an urban service boundary is important.

For housing going forward, the plan talks about investigating new densities. The master plan

Density is really a state of mind. What Fenton Township says high density is, is low-density in other contexts.

recommends changing the density in certain areas from med-low to high because water and sewer are available. It gives consideration for parcels that have both. We are going to begin discussion on density bonuses this week, and that's because someone wants to build a denser development than what would traditionally be allowed. They will be extending water to a place that we never thought it was coming to.

Density is really a state of mind—what Fenton Township says high density is, is low-density in other contexts. The people that are building 200 units, their slides say they are “low-density apartments,” but it's probably the highest density in the township. That took a while to wrap my head around. We need to work out our language and make sure we're talking about the same things. Part of it is trying to slowly flip that mindset of what density can be.

The planning commission recognizes that there is a housing problem. People who have lived in the Township are getting priced out of their homes—where are they going to go? So we're trying to encourage entry-level housing. We can't call it low-income housing because that's not true.

The master plan is trying to identify new places where more density is appropriate. Is that right?

That's right. And also, to protect the rural areas. I initially thought, “We'll have an urban service boundary, and we'll stop the development HERE.” But the reason we have the water is because arsenic is an issue. So what happens if the rural part of the township wants water? Are we really going to say no? No, we're not. So we'll allow it, but we won't require it, and there won't be any density bonuses or anything in that part of the township.

In addition to the locations, is there any policy language about diversifying housing stock?

It does talk about the different housing types so that you can remain in the township, but not the prices.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

Again, we're unique with the natural features that we have. Typically, we'd see communities that didn't have industrial and commercial slowly dying out, but Fenton's not like that because of all the lakes. That's a natural encourager for people to stay that other communities don't have.

I don't know if anything other than the fact that we were the only growing township in the county really cut through. There was a lot of, “We know water is coming, we want to be proactive, and do what we can do.”

Other than that, just the average cost of homes, which I think everyone was shocked about. For the old-timers who have lived here for 40 years, the prices they paid were obviously not the barrier to entry that they are now. Beyond that, there wasn't a lot on the data side.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Short-term rentals! That's how we got people in the building, probably 30-50 people in each meeting. We had to find those topics that annoyed people so they'd come in to talk to us. Everyone understands that there is a need for housing because we don't have enough residential, but the question is what kind of housing we want to see and in what form. We tried talking about ADUs, but there's a huge concern about the lake lots. How that would happen, how they don't want to double the

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density of the lake lots, how those are 60' lots, how they don't want to see double the people on those small lots. It's on our work plan for later this year.

What they're going to look at is lot size for ADUs. The community traditionally has concerns about living spaces in detached buildings, and that's a hard philosophy for them to overcome and change. Otherwise, we tried talking about small/tiny homes, and that never got traction.

Do you have a minimum dwelling unit size?

For a single family dwelling, it's 1250 square feet, and multifamily districts are down to 950 square feet. We had one guy kick the tires on that kind of development, but it never moved. We get questions about barndominiums every day: a 5000 square foot accessory space with a home attached.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

The rezoning for an apartment complex, that was zoned agriculture, has tentative approval. We're going to look at some old planned unit developments to see if they can be replaced since nothing has taken place. On Thompson Road where water is, almost all of those will be part of some kind of rezoning. MDOT is improving the US-23/Thompson Road interchange with roundabouts on either side. This

is going to be the fastest MDOT project ever: they are talking about completing construction in 2026, and we already have \$10M in our bank account from the state for it. It started in 2023.

It sounds like your existing districts can accommodate what you want to do, they just need to be moved?

Yes, like where there was large lot, and water and sewer is now available so that should be

high density. When following the utility and looking at the density on Thompson road, there are more opportunities for commercial and industrial than there was before.

How is the urban service boundary (USB) being handled?

It's on the map. The next thing is to write a policy that the Board adopts because I don't want the engineers to creep—we have to stop before the farms. You can see where that happened on one of our major road corridors, and I don't want it to happen to the other one.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

Infrastructure! Water! Lack of water left us a blank slate. We don't have any brownfields; the only thing that would qualify are industrial

Communities need to understand that housing is viable and necessary for the long-term health of community. It's always today, today, today, but we need to have empathy and look toward tomorrow.

properties that are still in use. Lack of infrastructure prevented that development from happening. Even the interchange was never intended for that—it's just a rural exit, and people weren't really using it. Even at 16,000 people, it's functionally obsolete. The lack of infrastructure has held back the interchange. The City of Fenton and the City of Linden both serve as a downtown.

Housing is part of it too. You may not live in the township, but if you live in the city, you have access to everything the township does. We are a community.

WHAT'S NEXT FOR YOU?

Adopting the master plan and getting projects moving. Our work plan, amendments, density bonuses, proposed short term rental ordinance, accessory buildings and what role they play. We have a work plan from the master plan and have already taken stuff and put it on our list, like looking at signs and meeting the character of what the township wants to be. Before it didn't matter, nobody was coming anyway. We want to drive development; we don't want the development to drive us.

What's the short-term rental conversation been like?

We started our first meeting in January 2023, and we just had our first reading this week. It will essentially be the same ordinance I first showed them, but we mailed a survey to every household in the township and had a 17% response rate. But it's good that we did it this way, because no one can say we didn't allow input.

We're two townships in one: lake folk and non-lake folk. And they don't care about each other. We had three options for short-term rentals: ban, regulate, allow. The split was 60/40 ban on lake lots, and 40/60 ban on non-lake lots. So now the lake folks are upset that we are

going to move forward after they said it should be banned, and we had to explain there is a process. We did a lot of research on best practices, put a lot of things together, and have a good ordinance. I think the issues we're going to have are not short-term rental problems. People always assume that it's someone else who's causing the problem. A lot of the lake houses that used to be full-time residents are now part-time summer homes, so it's the property owners who throw those parties.

We are working with a compliance company. They have software, and staff to handle complaints, and they do research to make sure that the listings are permitted rentals. You know it's [a good ordinance] when the pro guys say you're regulating too much, and the no guys say you're not regulating enough. It's an ordinance we can enforce, and it gives a lot of control to the Planning Commission. An annual review caps the number of rentals and distance requirements. We'll see. At this point, the selling point is that we can amend it.

We really only have three [short term rental properties] that are really bad, and the rest are theoretical. Everyone's got their worst-case scenario. Reading through these surveys, the comment boxes were interesting: "We love AirBnbB! We stay in them all the time! We don't want them in our township!"

Has the state's threat of preemption been a part of the conversation?

Sometimes people ask, "Why did you wait so long?" Well for one, we have nuisance ordinances to address the things that people don't like. The other thing is that the state was toying with this—we weren't going to go through this 15-month process if it was just going to be preempted anyway. Post-pandemic, everything just went crazy everywhere, and it took until 2021-2022 until it was an issue.

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WHAT RESOURCES WOULD HELP YOU GET THERE?

We are fully aware of MAP's knowledge and training; our team has done some, too. The issue is changing people's point of view. I don't know what kind of resources you can provide to change human nature. Everyone fears change. You say: You've done the training, you see what happens in other communities, you can try it here. And then you hear: NO. It doesn't matter how much you train—their point of view is what it is. How do you teach empathy?

For planning, I don't know what else we can do besides leading them to water.

We have all these great technical solutions, but at a certain point, it's like—oh no. This is a hearts and minds game.

Yeah. I took all those sociology classes, and an understanding of people helps. We can provide all of the rational data possible, but it's the irrational, emotional decisions that we need to cater toward to get planners moving the right way.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

Fenton Township is an affluent community. And they know it. So it's hard to try and promote housing for every stage of life and every economic situation. Everything you do

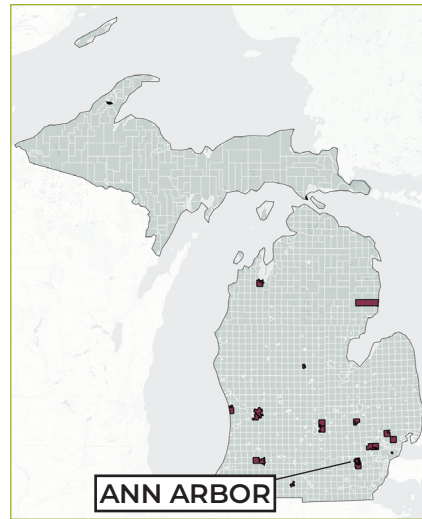
is property values, property values, property values. And they're always going up, they're not going down here. Communities need to understand that housing is viable and necessary for the long-term health of community. It's always today, today, today, but we need to have empathy and look toward tomorrow. We need to be conscious and talk about it. Maybe we just need to have empathetic discussions about how it affects people's living situations.

We don't HAVE to go to Flint, we don't have to go north. People can hop on a plane and get out of here, and a lot do. These are the real-world issues that everyone is else dealing with. They're ignoring their own residents, their own neighbors. We work with some of the churches to provide outreach services, and it's your own community that's using these services.

It all comes down to understanding the situation other people are in. I don't know if Fenton Township is a good model community to base what we do off because of our unique circumstances, but the bigger questions are important. The imaginary lines that separate municipalities are just that. Especially in Genesee County: A healthy Flint is a healthy county, and people don't want to recognize that. People complain about all the money, all the tax dollars going there, but they don't understand that having a strong urban center benefits everyone. Housing is not just local, it's also regional. We have to know what role each community plays in the bigger picture.

CITY OF ANN ARBOR

WASHTENAW COUNTY



CITY OF
ANN ARBOR

CITY
VILLAGE
TOWNSHIP

SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY NUMBER

2020	2010	CHANGE	% CHANGE
123,851	113,934	9,917	8.7%

U.P.
NORTH
WEST
CENTRAL
SOUTHEAST

Ann Arbor has experienced substantial growth over the past decade, driven in part by an increasing student population. But affordability is declining sharply, and the composition of the community is moving away from families. While most public discussions favor greater density and diverse housing options, the creation of housing remains complex. **Planning Manager Brett Lenart** discusses process improvements and philosophical shifts in strategies to meet the city’s high housing demand.

GROWING BY
NUMBER
**GROWING BY
PERCENT**
ENGAGED ON
REFORM

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

Our population increase between 2010 and 2020 is actually mostly students. We're updating the comprehensive plan now.

I don't have a good database of [structures recently permitted], but generally, housing is being built. Over the last eight years I've been here, it's been primarily downtown, mid-to high-rise 12 to 17 story, student-focused housing. A lot has been in our downtown, since 2009 zoning changes started incentivizing any housing development downtown.

Around that same time, the city passed a green-belt millage—a tax that voters approved authorizing purchase of land outside the city with premium natural features or productive agriculture to keep them ecologically sound. At the same time, the thinking was that if we're going to be taking capacity out of suburban communities, it was logical for us to put some [capacity] in the core as well. There were a couple of tiered premiums: we had a base floor area ratio (FAR) by right, and if you built residential, we'd give you a premium of about 300% FAR in the downtown core. A lot of development took advantage of that. So there was a lot of downtown housing, assembly of a couple parcels here and there, people specializing in student housing. We're not seeing as much development across the city.

We had another premium put in place in 2009 for affordable housing: an additional 200% FAR if you committed some square footage to affordable housing. From 2009 to 2019, nobody took advantage of that. Not a single unit was built as a result. In 2019, we looked at it; I thought we were seeing a lot of housing demand, and we tried to move the levers on that so we could get more affordable housing. We changed it in 2019 so that as soon as you go above the base FAR, you have to provide a blend of market and affordable housing, and the percentage of affordable goes up as height goes up.

The City will be facing a reckoning in the coming comprehensive plan to be more supply-and-demand oriented in our policy, to provide all sorts of housing rather than trying to fix it on a project-by-project basis.

Prior to 2019, we had a payment-in-lieu option. The developer could provide the affordable housing onsite, or invest in a dedicated affordable housing fund. This was changed to require at least 50% of the units on site, because we didn't want end up with a downtown that is a playground for the affluent. But after

that change, we didn't have a single project take advantage of it.

Any theories on why?

One is the pandemic. That upended a lot of development and added a lot of risk. As time passed, though, more development activity started elsewhere, but not in downtown. Speaking for myself, I was not quick to judge that those changes were a failure: the pandemic was big and other development started to resurge. But as time passed, I think it's fair to say we missed the mark.

The other thing is that the cost of construction skyrocketed, and the economics of building things fundamentally changed. So not only did you have this meta influence of the pandemic, but on top of it, some of the underlying aspects of how you get a building to pencil out drastically changed.

We've since eliminated premiums. We went back and are exploring our philosophy now. When we are talking about affordable housing, and we are asking you to meet criteria and do certain things, we're driving the cost of housing up. So City Council ultimately passed an ordinance eliminating FAR and strictly regulating by height, form, and use in the downtown core.

We've started to see some new activity downtown, but we are also starting to get proposals for downtown-style buildings outside the downtown. The cost to build and land valuation are conspiring to make projects in the downtown challenging. If you have an opportunity to assemble property and do the legwork to entitle it to a higher density, the costs might be slightly better off. So we're seeing a lot of proposals for dense buildings just outside the downtown, and that's part of the conversation about our comprehensive plan: does downtown grow up, or out, or both?

Another thing in the ensuing time-period was that during the pandemic, the City also passed an affordable housing millage. Across the board, property taxpayers pay about a mill toward affordable housing. Now, when we are considering developments on a site-by-site basis, it adds a different dynamic. Prior to that millage, we would often seek to advance affordable housing on a project-by-project basis. But now if we're having that conversation, and whatever gets built is going to pay that tax, it's a fair policy question to ask whether we should be reaching in both of those pockets. And we are starting to move toward the idea that we should not be.

Our planned unit development requires an affordable housing contribution, so whatever gets built is going to have to pay that millage. As you get lower into income bands—our ordinance defines affordable housing at 60% area median income—that is a conundrum, philosophically, for me. If you come to us with a planned unit development and you want to exceed base zoning, depending on how far above, you have to commit to 10% or 15 % affordable units, which you can provide or give us a check in lieu.

Affordable housing is often challenging in market-rate buildings. I love the idea as a planner, but as you get lower in the income bands, you need supportive services. And that is hard when you are mixing with market rate. You can get into conflicts that may ultimately lead to that person being unhoused and that is the last thing we would want to do. And, often, for these market-rate developers, supportive services are not their mission, not their skill, and it's a bit unfair to put them in that position.

Planned unit developments are a legislative tool to see what the site can provide; what benefits can the pattern or scale bring with public benefits that weren't available in the traditional zoning district. Personally, I am becoming less comfortable with "writing a check" being a community benefit. Seeking financial contributions also adds cost to those units, and it's getting in the way of just providing more supply.

Student housing is a big part of our population growing. In the last 20 years, our under-18 and 35-65 populations are declining; our 18-35 and our over 65 populations are increasing. The City will be facing a reckoning in the coming comprehensive plan to be more supply-and-demand oriented in our policy, to provide all sorts of housing rather than trying to fix it on a project-by-project basis.

CITY OF ANN ARBOR

CITY VILLAGE TOWNSHIP

U.P. NORTH WEST CENTRAL SOUTHEAST

GROWING BY
NUMBER

**GROWING BY
PERCENT**

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REFORM

DO YOU HAVE A HOUSING ELEMENT IN YOUR MASTER PLAN?

Our old comprehensive plan was comprised of eight documents adopted from 2004 to 2021. They say vagaries like “diversity of housing types.” There was a policy document that Washtenaw County adopted back in 2015 that specifically identified housing goals for the city of Ann Arbor. They looked at Ann Arbor, Ypsilanti, Ypsilanti Township, and Pittsfield Township; an equal share model would add about 2000 dedicated affordable housing units in Ann Arbor and Pittsfield Township and a roughly equivalent number of “choice” units in Ypsilanti Township and Ypsilanti. In that time, Ann Arbor has LOST affordable units.

As part of this comprehensive plan, affordability is one of the core values our council specified, along with adding density in our single-family zoning districts. Across the board, how do we provide more densification opportunities? There is a wide array of density models in every corner of the city. We can't just ignore the 60-70% of our land which is zoned R-something and expect we'll meet our supply.

In a survey that includes those who work here but live elsewhere, about half said they'd like to live in Ann Arbor, but that there is a barrier. So we are shifting to what-if scenarios. We have about 76,000 people coming into the city to work every day. If half of them would like to live here, one of the scenarios were exploring

is: how quickly could we add 35,000 units to the city? It could lead to some specific housing goals. We don't yet know how it's going to shake out.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

Some was striking...I don't know about convincing. Ann Arbor is the fourth-most economically dependent on an institutional use in the country and three times higher than average. My planner training goes off—oh crap, we better diversify that economy! But if you're going to be a company town, you could do worse than the University of Michigan.

Another piece: if every permanent resident, not students, but if every resident were to work in the city, we wouldn't have enough people here to fill the jobs in the city. We have more jobs than full-time residents: 70,000 people are not students, but we have over 100,000

jobs. The University of Michigan is going to continue to grow.

Over the last 20 years, our family population is decreasing. We're increasing students, young professionals, and people over 65, but other groups are decreasing by 7-10%. We're becoming much less of a family place if that data is correct. What do we do if we want to do something to buck that trend?

In our downtown [master plan] engagement, we identified some areas adjacent to downtown and asked if it should be “built up a lot, a little,

The housing crisis has always been there, it's always been an issue for the lower income bands. And now people like you and I are having personal experiences with it, and our peers are too.

not at all”? Everyone said, “a lot.” We brought that same conversation out to neighborhoods, and 65% of people said we should add up to four units per parcel in neighborhoods. That was surprising to me.

I’ve been trying to figure out why that is. The housing crisis has always been there, it’s always been an issue for the lower income bands. And now people like you and I are having personal experiences with it, and our peers are too. Now it’s even more critical for the lowest incomes, and it’s a problem for 80%, 100%, 120% of area median income. That is bringing a lot of attention to it.

I think it’s an interesting dynamic because on the one hand, it’s a great conversation. But on the other hand, we haven’t been able to solve it for the lowest income individuals—but we’re going to try and solve it for 120% area median income? We’re just adding to the scale of the problem that we haven’t been able to make inroads on. Is that going to dilute things? Would we be better going deeper on a smaller segment? Are we going to try and solve for this wider band?

WHAT’S THE PUBLIC CONVERSATION BEEN LIKE?

We need more types of housing. I don’t think people have articulated it like this, but for so long we built single-family and apartments and that’s it—nothing in between. I don’t know that the missing middle definition framing resonates with everyone, but I think that the concept does. For a generation, a decade, name your span, we eliminated the types of housing we are largely building. We are having the conversations about specific target policy like affordable housing vs supply and demand. One thing we hear is that people see new student towers being built downtown that are very expensive—\$2,000-\$2,500 a bedroom—or they see million-dollar condos like around

our farmers market, and people get frustrated. Why is the city allowing things to be built that aren’t affordable to me? I thought you cared about affordable housing!

We hear a lot of that feedback, and we’re trying to broaden that [conversation]. At a meeting I was at recently, a U-M professor said: you’re asking the wrong question. A student building has 300 bedrooms at \$2000 apiece, and that is out of reach for a lot of people. But that renter is already in the community. If that building isn’t there, where does that person go? What impact does that have on affordability?

I think we’re on the cusp of going in more on a supply and demand model. When we try and constrain and guide things, government can make things more expensive rather than less. We’ve now been zoning for 100 years. We started with 4 districts and 7 pages, and now we have 34 districts and 300 pages. We’re good at adding things but not good at taking them away. It adds a lot of cost to how you have to develop, and it takes away opportunity.

For us to say we want affordable housing but continue expanding expectations about how to build and limiting where, via historic districts or floodplains, we’re stating drastically different policies out of both sides of our mouths. There’s a lot of conversation about process improvement. It feels weird from a planning perspective, but we need to look at our history, our track record with segregation. I think it’s appropriate for us to start getting out of the way a little bit.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

There are lots in the works. Over the last couple of years, we made some positive changes. Previously, all site plans had to go to City Council for a public hearing AFTER going to Planning Commission for a public hearing. We made changes in 2021 or 2022 so that by-right

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PERCENT**

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development goes to the Planning Commission and only legislative changes to council. We eliminated our minimum parking requirements across the board—there’s not a single minimum, but we do have some maximums.

We created a new zoning district, the TC-1 transit corridor district, at the request of Council. It furthers a lot of our existing goals by linking transportation opportunities to new uses and housing. It takes a downtown form-based regulation and applies to our automotive corridors.

The district allows a lot of flexibility in use with a lot of requirements for form. Buildings have to have two stories, and they have to have a relationship with the street. We have a lot of surface parking that could be repurposed. They are on some of our high-performing transit routes, so the opportunity to drive more demand will spur transformation which improves the reliability for those using the transportation.

It has stepped back height: when you are 1000’ away from the residential, you can go up to 300’—the highest in the city. There is a parking maximum of no more than 1 space per 350 square feet of floor area, but you can’t have surface parking larger than the building.

We have a large proposal under review that is the first in the district, repurposing the parking lots of office towers and proposing to

add 1000 new units and a hotel. We’re finding we need to do some adjustments to the code, which I’m grateful to have the opportunity for. So that will be a nice test of going from desire, creating, implementing, to seeing what we can support there as far as adding residential in a place that is appropriate. That’s a place with a lot of office uses where people have to drive to go anywhere. We’re hoping to foster some more pedestrian trips. That’s different from one of our more retail oriented corridors, where the change will support the businesses.

Over the past eight years, we’ve made some baby steps toward ADUs. Prior to 2016, we only allowed them for owner-occupied houses; you could only construct it for your immediate family; and you couldn’t charge rent. The City adopted a “real” ADU ordinance in 2016, but it was still owner-occupied by deed restriction and had lot requirements.

We got a smattering at that time. In 2019, we tried to loosen them but failed at adoption. In 2021, we got rid of owner occupancy, parking, and deed restriction requirements, and now we’re up to a little over 50 ADUs. We have some preapproved plans, but it’s still pretty costly and construction has gone up so much it’s just not cheap to build them. I can see that being the next phase. We’ve gotten out of the way regulatorily, but we can’t touch the building codes.

This is a little more obtuse, but we’ve made a lot of investments in the nonmotorized system. All of it relates to our walk score, which MSHDA has used to for their scoring for their low-income tax credit awards. So it puts our projects in a good position as they compete for those funds across the state.

Council in the last month or two adopted a series of resolutions around economic development and increasing housing supply. A lot of that is process oriented. We're going to look at our site plan chart and consider moving some development to administrative review, not even Planning Commission. As part of that first change back in 2021, it used to be anything over a duplex required site plan review; now it's anything above four units.

We're looking at some other levers to make things easier. We require a public hearing for all site plans, which is not required by law and puts commissioners in a challenging position because of legal requirements [to approve all applications that meet ordinance standards]. In the past, the city adopted a public participation ordinance that required developers to hold a meeting or at least notify people; we are looking more at having at least a notification at the time of review. Right now, it's at least a month before the time of review, and there are carrying costs with that.

We also adopted some downtown design guidelines, and we created a process at that time for a review board. But the guidelines are completely advisory. You have to go to the meeting, but you don't have to do what they say. You have to apply a month in advance and complete that before you can apply for site plan review. So we're looking at eliminating that process and the board, and just incorporating the design guidelines into the staff review.

The next phase is going to be looking at the overall site plan review process. We do require a lot of information up front, so people are pretty heavily invested by the time they get to Planning Commission. It's also hard for the Planning Commission to have meaningful input. We might go to a preliminary/final approach, or just require less on the site plan review process and let it be handled administratively.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

Lots of people are looking at that brownfield TIF. I'm not a big fan of it, and that goes to my personal bias—I don't feel we've adequately solved housing for the lowest incomes. I'd rather focus on solving for half of our 60% AMI and lower population than maybe 10% solving for our 100% AMI population.

Particularly in our community, the 80% AMI threshold doesn't excite me. We've always used brownfield for that anyhow, through identifying other equivalent eligible activities, like funding a portion of a parking structure in exchange for affordable units. We've been able to accomplish it without the revised program. But a lot of folks are looking at it.

Another thing we've been active in are city-owned assets: downtown parking, underutilized buildings, actively pursuing development opportunities, some for affordable housing, and some others. The lot next to Blake Transit Center is approved for affordable and/or mixed market housing. We just had a groundbreaking for Dunbar Towers at Ann and Fourth, the former surface lot adjacent to Farmers Market. That's affordable artist housing, with community space programmed by a leadership committee comprised solely of black residents who live or have lived in that neighborhood before they were displaced, or who have a connection to it. Eight other properties will follow that where the city has identified that one of the things we can bring to it is land. The parking system has a ton of capacity right now, so it's good time to program that into our surface lots. The affordable housing millage is super helpful to fill gaps.

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How unique is Ann Arbor in having that housing millage?

Kalamazoo County also has a millage.

Something that has been in the City code for a long time is our PILOT ordinance, which is available in state law if there's a secured state mortgage on property restricted for seniors or low-income housing. That's something most communities negotiate on a project-by-project basis, but we provide it by right. If you qualify, it's \$1 per unit instead of paying taxes. We provide that tax incentive so people can rely on it as part of their pro-forma; that can help quite a bit.

This is a little more obtuse, but we've made a lot of investments in the nonmotorized system. All of it relates to our walk score, which MSHDA has used to score their low-income tax credit awards. So it puts our projects in a good position as they compete for those funds across the state.

WHAT'S NEXT FOR YOU?

Next is that economic development process improvement, and that's going to take some time. Getting the master plan drafted by the end of the year and adopted early next year.

Our engagement is moving from big goals to what-if scenarios. I'm grateful to our Council for supporting the work we're doing and authorizing another person for our staff. That will help us advance. Consultants are great, but ordinance work is tough, and you can't just hand it off. It requires a lot of high touch.

The city is establishing an economic development approach, which could include getting into a real estate investment model where

it starts acquiring land to put forth for the uses and priorities it wants. Part of this is being driven by considering the positive and negative impacts of University of Michigan expansion. Development review is just really challenging; there's all this momentum with a planning process that is not yet adopted. There is a desire to expand our housing that is not articulated in our 2004-2021 document.

There's a lot of tension in navigating the changing public sentiment with our, frankly, suburban protectionist comprehensive plan in place. That will be a challenge until we get a plan in place that is reflective of our current priorities.

Was there any "suburban protectionism" in the public conversation?

About 15% of what we heard in our neighborhood workshops was, "We do not want any additional density in our neighborhoods."

So that will be a voice, for sure, in the process. We build so much wealth into real estate as a culture, when we start talking about changing it, it's going to make some people very fearful and there will be some pushback.

It will be helpful that our Council charged us with goals: denser neighborhoods; more sustainability; undo racist harms and prevent them; we want our zoning to get simpler and to have a more flexible framework. Those are specific marching orders that make it easier for me to have those conversations, to say, "Let's talk about how to realize those things."

Not everybody is going to agree, but it's been super helpful to start in a more productive

I think impact fees should be considered in Michigan.

manner. We can get more quickly to: What does density mean? It's not a ten-story building next to your house. But it does mean there might be a fourplex next to your house. There might be new forms—townhomes, cottage homes. It's been helpful to jump to that step.

That's where the affordability crisis creeping into the upper incomes is changing the conversation.

WHAT RESOURCES WOULD HELP YOU GET THERE?

I think impact fees should be considered in Michigan. A lot of times, communities identify an issue like affordable housing that it's passionate about and wants to advance, but there are these limited frameworks. Rent control doesn't allow us to restrict rent; the building code doesn't allow us to require energy efficiency; impact fees are a tax. They could just say "calculate an impact and use it," but having it would be huge. Inclusionary zoning has had some discussion. I'm not a huge fan of it for the reasons we discussed; it's not often private development's expertise and it's hard to make that successful.

Publicly accessible and synthesized research. It's easy for me to get wonky talking about

"where would these 300 people be"? Accessible, shareable documents: multifamily lowers housing value? No. Supply decrease rent? Yes. Having that readily available when they're tackling that, maybe

Are you tracking those metrics locally? The most convincing data is often the most local.

No, it's hard for a city to track rent. There are some metrics out there—I think it's a compelling supply and demand argument. Austin's housing supply has gone off the charts, and it's had an impact on rents. But they have a ton of available land, and every site here is hard. In the UCLA Housing Matters podcast, someone analyzed [housing policy in the Minneapolis-St. Paul area] and found it WAS having an impact on slowing the rate of rent increase.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

It's expensive! It's hard! It's intimidating to come to the market, especially as renters. And because of that, it cannot feel very welcoming. It's also hard to have it all, so we have to be honest and forthright about tradeoffs.

CITY OF ANN ARBOR

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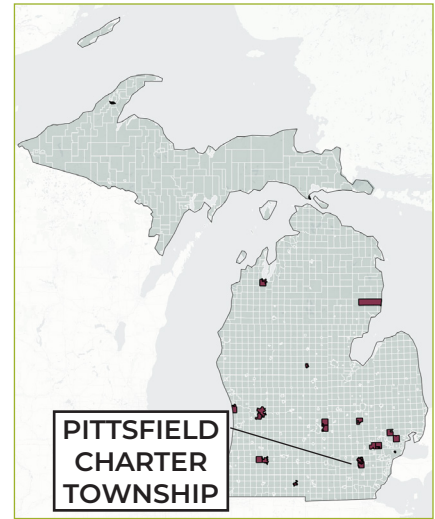
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PITTSFIELD

CHARTER TOWNSHIP

WASHTENAW COUNTY



SELECTED BECAUSE YOU ARE GROWING BY NUMBER, AND ENGAGED IN REFORM

2020	2010	CHANGE	% CHANGE
39,147	34,663	4,484	12.9%

ZONING
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HOUSING
STORIES

Pittsfield Township is experiencing steady housing development to meet its growing population's needs. The community has a unique strategy, driven by its master plan and staunchly supported by leadership, of mixing housing types in every development. **Matt Best, Director of Municipal Services**, discusses the many benefits of this approach, some of which directly contradict his experiences in traditional suburban planning environments.

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We are steadily building housing, all different kinds. We have traditional single-family home developers that come in, and they want to build the neighborhood that has the 75-to-100-foot-wide lots with the traditional colonial. But what's happened is, because of our master plan and because of what we've been planning and fishing for, is that nobody can just come in and do a development of just housing. Pulte will come in and say, "we want to do x," and we say well, you have a wetland on your property, and we have these greenspace requirements. We'll give you the density you need, but it won't look like what you may have expected.

There are also condos, duplexes, multifamily buildings. Two-unit condos with a garage, apartments that are together with a transition to condos, and then single-family. Pittsfield Township is getting mixed residential development.

The Township's ordinance and process allows us to have a wealth of options. The Township has promoted form-based districts instead of traditional zoning on the commercial corridor with higher access to the freeway. The closer you are to the freeway, the more form-based it is. Because of that, a mix of commercial, industrial, and housing is forming all together. The nexus of Ann Arbor-Saline Road and I-94 is a really good example of this. We have traditional big box retail surrounded by buildings that have retail on the main floor and then apartments above. Behind that, we have more traditional housing options. With the form-based zoning, developers realize, "If I want to make money, I have to build more densely."

The Township's form-based district mixes uses in for redevelopment. This is what's happening on Carpenter Road, with the more traditionally urban communities that have been there

for a while. Within our largest commercial corridor, you're seeing properties redeveloped as low-mod income housing mixed between apartments and more studio-sized units for seniors and lower-income families.

To make this viable, the Township has worked with MSHDA on PILOT programs. The Township has several low-mod projects starting; one that's almost done, one getting ready to start, and two more in development. As long as the PILOT program stays in place, the approach for low-mod income housing is that the answer is "yes" first, and then we figure out how it will work.

The zoning drives that. But why is it happening? Why is it working? It really boils down to three things: Location, location, and location. Pittsfield is just south of Ann Arbor and a very desirable place to live. We had a lot of things available here. Not just different housing styles. You can be in a traditional neighborhood, you can be in an apartment, you can walk to work if you live in one of those corridors. We have transportation options and amenities. You have suburban, rural, mixed-use environments. There are a lot of options in both recreation and housing structure types.

And the most important is the will to do it. You can have the amenities, the location, and the houses everywhere. But you have to have someone who's willing to stand up and make it work. The Township has had the same supervisor for the last 16 years. Her leadership has been "we have a plan, we're willing to stick to it, and we're willing go to bat for it."

I was in Wayne County during the development boom in the late 1990s. Leaders would sometimes bend to the will of the developers because they wanted the development. In Pittsfield Township, it's different, there's been a steadfast holding of the line: this is our plan, we know it's going to work because it's been working. The Township stuck to the housing

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types, the materials. They make sure developers install the improvements they promised. They work with the Road Commission to improve the roads. But the leader has to be there, and not only a strong leader, but a strong Planning Commission and a committed Board of Trustees.

A willingness to say NO is powerful. The Township is not afraid to lose a development. It's counterintuitive, but because the Township has a great location, the leadership, and the opportunity, there is a strong desire to live here, and developers come back to the table with plans that meet the requirements and zoning. Over time, the developers now understand that this process works. There are more companies on their third and fourth developments in Pittsfield than there ever were in other communities I have worked in.

What do you hear from them?

People say our process takes too long, and that is true but that's because we stick to the rules. The Township does not "need" the development. We need great projects. That's what the Boards and Commissions have realized: there will always be another developer coming to develop property. So if we stick to the rules, it does take longer for the developers.

The other thing they say, not just with housing but across the board, is that while we are very demanding in what we ask for, we're not asking for anything we don't ask for from everyone. Consistency. It's been refreshing, because a developer can't come into the office and say, "Well, you didn't make so and so do it."

When they're done, developers have commented they want to come back to Pittsfield because the second time through is faster. They don't waste their time and money putting a plan together and trying to fit it in with the rules. They bring a plan that meets or exceeds the standards up front.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

The master plan really focuses a lot on sustainability while looking at demographics and economics. It's an extensive set of data that says, "here are the people who are living in

our community, the survey work that was done, and here's what they need and what they're looking for." The land use decisions have been based on a lot of that. There are a lot

of equity and sustainability pieces in it. We're not saying, "This is the way our community has to be built." The plan is designed to create the conditions that allow the plan to be feasible.

There is a whole plan section about racial equity and sustainability. The master plan basically says, from this data, we garnered five or six points that set the tone so the zoning ordinance can create the conditions to promote the housing and the goal of attracting and keeping people here. It talks about proximity to work, walkability, recreational opportunities, and the need for certain types of housing over others. It talks about the importance of having that multifamily mixed in with single family in the same district. The master plan calls it out and then the form-based district and the guidance for PUDs and traditional rezonings set forth main principles of getting those things.

"This is our plan. We know it's going to work, because it's been working."

There's no "you have to do it" or target numbers, but it sets the conditions for you to do it. It's hard to explain because there's no formula. It's more about saying "OK, developer, you're going to come in and because we know that our population has these needs and we have these age groups, and those populations have these wants for housing and recreation, we're telling you that the most successful and profitable project for you in the long term has multi-family and single family mixed together with some commercial nearby that is walkable." It's a long-term success because the Township connects it to other development nodes and amenities with non-motorized pathways.

We have a development guide and we say, "Come back with something that meets these goals." Sometimes they do, sometimes things are missing. But when you have a leader that wants to do this and helps us stick to it, the developer is in a situation where the neighboring development was asked to do the same thing and is successful already. It's the opposite of "why didn't you make them do it?" The Township can point to the item that we did make the other developments do, AND that it's working. It's a complete turn on its head here. The master plan helps us to create the conditions for their project to be successful.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

What I heard you ask is, "What data is best to collect to find out what your people need?"

The Ann Arbor-Saline Road and Oak Valley node [at the US-23 interchange] is really interesting because the big box [development] happened first, then the housing around it, then there's all this vacant land. Over time that's filled with single family homes, apartments, and various amenities. What's happened is, because there's such a success on the commercial side, it's created needs from the residents

and businesses to connect each other through the transportation network and the pedestrian network. That created recreational opportunities for the residents and created a desire for a park, but there was no good place to put that park, put the parking, etc. So now there's a whole drive to find out what people wanted once they're in their regional neighborhood. The northeast corner of Pittsfield Township is a totally different animal than the other corners. If I'd gone back in time before that was developed, I would ask, "What do people want to do for recreation? What do you value? How do you want to get to those recreational amenities? Other than sports and biking, what do you want to DO in your community?"

The answers are the same before and after it's built: we want pedestrian connectivity; we want ways to get from point A to point B without our cars. We want to walk to the gas station! Walk to Meijer! Walk to the park! Walk to walk! We want to walk by our neighbors' houses and wave!

The second thing is they want to be able to go places and have them within walking distance. That's why this development, this corridor, is ahead of the curve. At one location, there is a Greek restaurant and a dog hospital and this diverse mix of users—people walk there even though it's right next to the freeway!

The third thing is we found a place and funding for the needed park. It's small but full of recreational options that they're excited about. And there are existing pathways to get there.

If you're asking about housing, surveys don't always tell you the truth about housing. People that live in single family houses want single-family around them. People who live in multi-family and apartments want more of that. So it's hard to get data of what kind of housing you want to see in the community because of this duality between "affordable" and "everything else." But you need both.

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This corridor's success has been because of the MIX. The single family, the multifamily, the retail—that is why there's a desire for more walkable, bikeable businesses. It's not "affordable" and "everything else," it's housing. It's not separate for us, because we defined it that way. I think the minute you start defining "affordable housing" and "everything else" in your documents with desires and goals, you're missing the point. Housing has to be a spectrum, and that's how we've been doing it. We're trying to get all of it, but if we started focusing on affordable housing, then we would miss the opportunity to HAVE the affordable housing. The successful single family traditional suburban developments and condos/duplexes—if you don't have those, you can't be successful with housing that's more affordable. You have to have that demand. If we just put up affordable housing, the demand wouldn't be the same, and the diversity wouldn't be the same. Ages, needs, recreation, talent. Location, location, location: we're in a good school district here. Zoning can't fix that, money can't fix that, and the local government can't create that.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Unless there is a controversial property, in my two and a half years here, I haven't had a lot of people commenting on development. There are opportunities for people to come and talk. It is rare that someone comes to the Board and

complains. We have a neighborhood meeting that the developer is encouraged to host. We provide space and they invite all the residents around and talk about their idea. Residents around the community can come and listen. It happens before the developer applies for planning approval and before they've shown us anything.

I call it the "pitchfork and torches collection meeting." People sometimes come in thinking [the development is] going to be the worst thing in the world, but they come and learn about what is proposed, ask questions, provide comment and feedback directly to the

developer. It really eliminates a lot of the back-and-forth. And this goes back to leadership. The Supervisor said the Township is going to do this. We're going to give residents and developers the opportunity to be engaged at the beginning. Residents and Developers don't go to the

I think the minute you start defining "affordable housing" and "everything else" in your documents with desires and goals, you're missing the point. Housing has to be a spectrum, and that's how we've been doing it.

Planning Commission angry or uniformed. Instead, residents are coming to the Planning Commission armed with information and ideas. Usually by this time they're homing in on a specific thing about one section of the property and why, rather than a blanket statement about the trees, for example.

Getting back to the housing role—and this is probably because the Supervisor and the Planning Commission had already had this discussion with the public—I think there has been such consistency on mixed use, mixed housing options, different incremental

housing, that it's been the way we do business here. It doesn't seem different or strange or a threat to anyone.

Most of the problems in the last two years haven't revolved around the type of development, but more like, "Is that property supposed to be developed in THAT way?" You'll see development projects that are proposed outside the defined sewer district. Developers believe that the properties should be provided sewer. If they don't get it, the development would be smaller and different, so they fight to get the sewer district implemented and say the Township is stopping development. A lot of the problems are not about single family and multifamily in the same development; that argument was about the sewer service area.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

The zoning ordinance is always up for revision. Every day, we write something down in the list of things in the ordinance to review. In general terms, I think we're good for ten years until a comprehensive review. From a zoning district perspective, what we have matches the master plan. It has enough green property and brown property out there to keep the developers busy for the next ten years or so and still have some growth. But there's also enough change that would happen if all that property that I'm thinking of develops within the next ten years, and it would be time to look at how the character has changed. That would be about the time the master plan needs to be revisited.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

PILOTs have been really beneficial in getting low-mod income housing off the ground and making it work. The ROI on these projects was

poor. Developers would put these buildings up and wouldn't make money, so they'd sell them. PILOTs are keeping developers engaged and in place until the project is self-sufficient. Each PILOT is individual, negotiated with the state, with yearly reporting to MSHDA.

We use MNRTF [Michigan Natural Resource Trust Fund] grants, park grants, community grants, and SEMCOG [Southeast Michigan Council of Governments] grants to really focus on recreational infrastructure. Especially trails and pathways to connect neighborhoods to recreation and commercial corridors. I didn't think a lot of it when I worked for Wayne County, but when I came here, there are trails on every roadway. I didn't know how important they were until I spent time looking at it—you can see property values going up faster near the pathways. If you are able to walk to a pathway that connects the larger trail network, the property values go up. Long after that grant is over, the pathway performs. There was a method to the madness in putting the pathways. Even with the costs and maintenance, these projects make developments more desirable to the residents. This is especially true in the multifamily developments: what's closer to the path rents out faster and stays occupied more than other units.

What's next for you?

We have seven housing developments scheduled to start in 2024-2025, breaking ground in the fall with over 1200 units. All mixed use. Those are traditional duplexes and single family together with a little retail component. A few major apartment complexes are going in a more urban-suburban area, redevelopment projects with 200 units apiece.

We have a lot of interest in our light industrial tech corridor. It's in an area that was high tech, but we're getting a lot of infill of space that was vacated during COVID. There are a lot of people

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moving into vacant buildings that were light industrial, shipping, light manufacturing.

There are a handful of housing developments in the planning stages that are a mixture of higher-end apartment spaces with retail on the bottom, going in adjacent to more moderate priced housing. That's checking the box for some of the higher end apartments, so it balances the housing options. The ROI on those apartments makes the retail work, because you can't have one without the other.

Is the retail filling in?

75% yes, 25% no. We've had four projects with the retail component mixed in. Of those, three of them got the retail. It works because of the location they are at. The one that hasn't worked yet is in a mainly residential area. The developer is ready to build three more retail buildings at this location, perfect for an ice cream shop or a bakery.

We're also just finishing a 175-unit project that's going to break ground in two weeks as soon as they get the green light. We're building new parks, building new pathways, spending a million dollars to connect pedestrians to Ann Arbor on State Street. We're building a new park in the northwest corner and we're also working on a larger farmers' market, which are amenities that people ask for and want.

WHAT RESOURCES WOULD HELP YOU GET THERE?

One of the things that I always ask is, what other communities have a project like this? Collecting case studies of successful projects with mixed uses, site plans. If I could flip through a book of different multi-use residential developments with interesting ideas in it, kind of like a catalog—this area is focused on preserving wetlands, here is a project that focused on pedestrian travel, here is one in an urban setting that de-emphasized parking—it would be really neat to flip through and see how other people solved this problem.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

The township's success is not because of me. And it's not because of the Supervisor or the consultant or the residents or the economics—it is because of all of these things together. The person who held that together was the Supervisor. If you don't have that strong leader—I could be the best planner in the world, we could have best consultant, the best engineer—but if you don't have the leader, like the Supervisor, that is willing to stick to the goal and stick to the plan, we would not be successful. It takes 10-15 years to get there. There is no shortcut.

CITY OF NOVI

OAKLAND COUNTY



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SELECTED BECAUSE YOU ARE GROWING, BY NUMBER AND PERCENT

2020	2010	CHANGE	% CHANGE
66,243	55,224	11,019	20.0%

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The City of Novi is an ever-growing city at an important transportation juncture in southeast Michigan. Population has marched upward steadily since 1970, creating demand pressure that outstrips supply despite the continuous addition of both single family and multifamily housing. **City Planner Barb McBeth** discusses using the master plan to think through the housing balance, and the City's renewed appreciation for mixing uses.

GROWING BY
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IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

You had the third largest population increase in Michigan between 2010-2020?

Novi has been growing substantially, but that was a really big jump. Starting in 1970, we had less than 10,000. In 1980, it was 22,000; 33,000 in 1990; 47,000 in 2000; and 55,000 in 2010. So it was a big jump.

There have been a lot of housing projects—we have a nice map on our website that talks about projects over the last 10 years. Some in the planning stages and, some under development.

- Central Park Estates South: a proposed five story apartment building, 142 units, approved in 2022, but not yet under construction.
- Elm Creek: in the review process, 134 units, attached townhomes.
- Griffin Novi, there is a Griffin in Royal Oak, same type, 174 multifamily, four-story apartments and townhouses as well as a clubhouse with amenities is approved but not yet under construction.
- Griffin 2 is a proposed multifamily development with 102 units in 4 story buildings is proposed but not yet under construction. It is proposed across the street from Griffin Novi.

There are some that have been in the works for a long time.

These residential developments are in demand; the projects that have been built have filled up quickly.

- A golf course, proposed to be redeveloped to include 400 residential units.
- Another residential project was proposed but was not approved included 71 townhomes on land not zoned for residential.
- Parc Vista: 44 large lot single family; approved in 2021, now under construction.
- Sakura Novi, which we've been talking about since 2019, is mixed use development with up to 40,000 square feet of commercial, and 132 townhomes.
- Scenic Pines is a smaller infill development approved for 25 units.
- Society Hill is a residential project that has been approved for at least 20 years. They're now proposing 463 rental units in 21 buildings, not yet approved.
 - We reviewed a RFP called Station Flats, that includes 157 units in 4-story apartment buildings. It is an infill development in our retail area, not approved yet.
- Bond of Novi, approved in 2018, 4-story multifamily with 260 apartments and single-story commercial. They had not started construction due to COVID, price of materials, and financing delays, but they're thinking of coming back in with more apartment units on that site.
- Now under construction, the Townes at Main Street. That started off as Novi's original Main Street project, two-thirds of it got completed in the late 1990s and then the rest of the project never moved ahead. This residential development will

complete the plan and the rest of the available land, with 192 for-sale units.

It sounds like you will be having some more population growth!

I think so, if they all get built! These residential developments are in demand; the projects that have been built have filled up quickly.

Is everything market rate?

I think so. We have been working on a text amendment for a part of town called City West. The text amendment was just approved for first reading on Monday. One of the standards in the new district is that the developer could get a bonus story if they provide at least 15% workforce housing. City Council seemed happy to see that we're putting incentives in the ordinance language to encourage the developers to do what the City would like to see.

I heard you say four stories a few times. Is that generally your maximum height?

Yes, at this point. We have a couple of anticipated projects that will propose something taller, but we don't know if those will be approved. Novi has always allowed a little lower height than some of the surrounding communities, although we have some exceptions—one development is six stories, and a few other buildings that were built many years ago. Fox Run, a senior living community, consists of primarily five- to six-story buildings.

Is the new housing in any particular geography?

In the past, the southwest quadrant of Novi has been intended for larger lot single-family residential homes, with relatively low density, and not mixed use. West of Beck Road and south of 11 Mile Road generally defines the

lower-density area. The new City West is along Grand River Avenue between Beck and Taft, so that is in the center-west part of the City and is anticipated to have new residential developments.

Other new residential developments are in the Main Street area; those are some of the taller buildings. Two of the proposed residential projects are around the Twelve Oaks Mall., and one is northwest of Twelve Oaks Mall. These new residential developments are mostly centered around the Novi Road/Grand River Avenue and the I-96 corridor.

The developers will sometimes find a spot that they believe would be appropriate for residential development and come and talk to staff about it. Sometimes it will need a rezoning, sometimes it will be proposed with a planned rezoning overlay [PRO], which is kind of like a planned unit development. It's a rezoning with a concept plan attached, and if the Planning Commission and the Council like the request, then it may be approved. These proposals tend to be further from the center of Novi.

That process is in your ordinance, it's unique to Novi?

It is unique to Novi, yes. Years ago, the PUD ordinance was retracted, but later there was interest in getting some of that flexibility back. The PRO ordinance allows the developer to present a plan to the City Council with a rezoning request. The City Council may appreciate some features of the plan or the aspects that the project is giving back to the community, and then they may allow some flexibility to the standards, and ultimately approve the plan as a part of a PRO Agreement.

We've had that planned rezoning overlay ordinance in place for about 20 years. I do think it's unique to Novi, because we need to explain it to a lot of developers. They don't seem to have seen that before.

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WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

I know that you are working on one now.

Our consultant has a number of ideas that we hadn't considered previously, plans for identifying what we currently have and what we might be missing. We do have a good diversity of housing types already: a big proportion of single-family detached, and a substantial portion of renter units—those are 32% of occupied housing; 64% were single-family detached.

Five manufactured home communities have been here a long time. The communities are undergoing several improvements. That is an important part of our housing supply. Three quarters of the rental communities were built prior to the year 2000, and we have seen rental projects coming in recently. Council is curious about what the buildout of those could be or should be, so we are thinking about that in the master plan. We have 7% of all units in manufactured housing, 40% in multiunit condos, 50% in single family homes, and just a few duplexes, 1%.

We're looking at consolidating a few areas of the city into mixed use areas in the updated plan. That was kind of unique for us; usually we have office or multifamily in defined areas. So our committee is looking at whether these mixed use areas make sense. So far it seems like it does, but we haven't completed the master plan process. If these changes come about, it's

possible that we'll have more housing units in these districts that were formerly planned for office, commercial, industrial or another use.

Our consultant also suggested we bring back the PUD. Staff believes that can be a good tool. If it is brought back, we could potentially set it up so that a developer doesn't have to request a rezoning (as we have with the PRO ordinance) in order to have the additional flexibility.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

Some of the bullet points summaries from our new master plan are that the housing stock is growing, but the demand is outpacing the supply. Rising home values due to a regional

housing shortage makes ownership challenging for low- and moderate-income households. This affects the type of units: there's higher demand for rental units, which increases rents, making them less affordable. This supports a diverse

array of housing typologies across tenures, and the stock is further diversified to cater to the housing demand.

So those are summaries. We also did some work on identifying how much the rental rates were. We only have about 5% of stock considered "vacant" and about 50% "available for rent." We do have a lot of immigrants that come here, primarily from India and Japan. That might be a cohort that is looking for shorter leases; we know that they come and stay for a while and go back.

It also says that unlike other Michigan communities, over 40% of Novi's stock is higher density

Some of the more recent developments actually do have attached units that are owned. Those were kind of a surprise to Council.

apartments, and condos. Of the 230 homes that were under construction at the time of the report, 65% were single-family residential.

We had about 1,000 housing units proposed at the time that constituted a broad spectrum of typologies. We had the missing middle graphic in the previous master plan, and this one too, and we talked it up with developers. Sometimes the developers say that's what they intend to do, but it ends up not being exactly what you'd call missing middle housing.

Another initiative of our city council is the Older Adults' Needs Committee. We're trying to make sure our older residents can stay in Novi as they age. I was honored to be invited to their meeting, and we had a good conversation about housing, what they might need or want, and how we can get developers to build those types of houses. It was a good educational discussion about what we currently have, the number of homes that might be considered appropriate, and other types that might not be. There was a little bit of education about how much we can really ask the developers to do.

Concerns regarding the availability of housing for older adults have gotten some traction with the Planning Commission and the City Council. Both boards have inquired to the developers: are any of these units appropriate for our aging population?

Was there anything that stood out to you, that addressed the conversations you have been having?

I think we heard from Council that there was a concern about additional rental units, and they wondered what the proper balance was. When we show them the master plan and how many rental units we already have, I think they'll say, "We expected that the rental unit availability was higher than in other communities." I'm not exactly sure what they'll want to do about

that. They might say, "Let's take a look at the lower density kinds of development again," or they might say, "As long as the utilities and the schools and the roads can handle it, we're OK with the density." It's going to be a very interesting conversation, I think.

"Rental" and "density" are not exactly the same thing. Is there a sense that rental is synonymous with higher density, and ownership is synonymous with lower density?

Not necessarily. Some of the more recent developments actually do have attached units that are owned. Those were kind of a surprise to Council, and they might also be surprised with the larger homes that are attached to each other.

I'm aware that it's not a perfect correlation, but we do have a lot of single-family developments that were built in the early parts of Novi's development, and so there are some that think back to that as the character of Novi at that time.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

We did have conversations with the draft master plan; housing was one of the topics. At that time, when we were having the community engagement sessions, there wasn't anything too controversial that was being proposed.

In more recent months, we've had a couple of projects that were controversial because the neighbors looked at the plans and had concerns about the appearance, or the character, or the way it was approached, or that the building materials themselves were not up to the standard they thought would be achieved around them. Other times it was that "we thought we would see nothing there."

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**ZONING
REFORM**

**HOUSING
STORIES**

Some of the developments, we have said [to a potential developer] in the early stages of just talking to us, “We don’t think that is an appropriate place for multifamily.” Others, when we are presenting it to the Planning Commission and City Council, there may not be much pushback from the surrounding owners because there may be buffers or protections for both the residential and the nonresidential that are determined to be acceptable.

Some people have been surprised at the location considered for a proposed multifamily development. Residential buildings proposed next to other residential buildings have been harder for the decision makers than when it’s an island or when it’s surrounded by office buildings.

Do you have any pro-housing advocates in your community?

Yes, over the years. For the kids who grew up in Novi but moved to another community, the parents say it would be nice if there was housing in Novi that’s affordable for young professionals, so they could continue to live on the community where they were raised. We’ve heard a lot of that.

Some of the developers we’ve talked to say affordable housing spans both sides the of the spectrum: kids who are just out of college want smaller places to live, as well as the older population that would like to downsize, want to spend part of the year in Florida or a second home somewhere else, but still want to stay in Novi where their friends are. The developers

are telling us that the apartments they are building are suitable for both sides.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

We’re excited about the prospect of the PUD ordinance returning, if that makes it through and is approved as a part of the recommendations of the Master Plan. I believe that the concerns that the elected officials had about it 20 years ago have been abated. Our Planning Commission is sophisticated enough to understand what’s going on when a plan is

presented, and the ramifications of having that type of approval process. Along with the City Council, both boards have seen a number of these types of projects and are getting more comfortable with the planned rezoning overlay requests that have been reviewed.

It’s an exciting time thinking about the mixed-use development that could happen there, rather than the uses current zoning allows. These things are all going to build a better community.

And I have to—no, I get to say this again: The City West ordinance, which was a recommendation of the previous master plan. Many, many years have gone into developing and refining it. The first reading of it by the City Council on Monday did not generate any significant changes to the text, so we’re optimistic about the ordinance moving forward. Quite a bit of land would be rezoned, and we know developers are standing by watching what’s going on and will have conceptual plans ready to discuss.

It’s an exciting time thinking about the mixed-use development that could happen there, and the more appropriate office,

entertainment, restaurant, and supportive uses to the adjacent Suburban Collection Showplace, and Ascension Providence Hospital that could be built, rather than the uses current zoning allows. These things are all going to build a better community—you know we planners believe in having the right uses in the right spot, so I'm excited about that!

Is that the first mixed use in the community?

No, we do have several mixed use districts, including the Town Center zoning districts. The new Sakura development is a mixed-use community in the TC-1 district with apartments as well as retail stores and restaurants that are currently under construction.

The Bond development is technically mixed use, heavy on the multifamily with a small mixed-use component. Some other districts allow mixed use as well, but it's more mixed use in the sense of the block rather than in the individual buildings.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

We've been fortunate that the developers find Novi an attractive place to live. Our four school districts and a private school are highly acclaimed. People with kids at that age want to be here, so that has been a big driver.

Occasionally we do get asked about Oakland County's brownfield program. We have a number of orchards that have contamination associated with the pesticides that were used and have stayed in the soils. A couple of those properties have gotten brownfield redevelopment assistance. One development was built on an old trucking site, so that had to be cleaned up as well.

WHAT'S NEXT FOR YOU?

We would like to see the developments that are approved get underway with construction. We're hearing a lot about the cost of materials, the interest rates being too high, and sometimes the labor being scarce. We'd like to see what's been approved, being constructed.

We're focusing on our aging population as well as the young population, trying to make sure that there are adequate spaces for them in the community. Our active mobility plan was just adopted, and we're very happy about the implementation of that plan as well. Some of our City Council members wanted to make sure that the mobility plan was referenced in the new ordinance for City West to create even more walkable, bikeable, connected communities through that part of the city.

WHAT RESOURCES WOULD HELP YOU GET THERE?

There was a local training in Oakland County, a very good training, in the last couple of weeks. The group had a discount and it had dinner included, so that was good training at a good price. We talked about it a little at the Planning Commission meeting and members who did not attend were interested in what was discussed.

We do have a plan to have our Planning Commission and Zoning Board of Appeals get together for joint training. We had one session a couple of years ago, and everyone seemed to enjoy that a lot.

If MAP has materials or training that we would be happy to hear more about that and see what we could share with the commission. We'd be interested in materials or additional training opportunities for the Planning Commission and the Zoning Board of Appeals.

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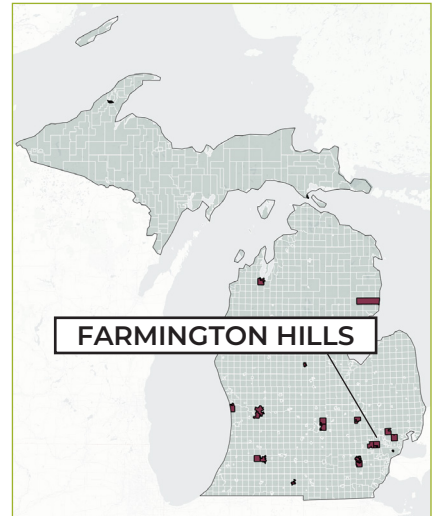
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CITY OF FARMINGTON HILLS

OAKLAND COUNTY



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2020	2010	CHANGE	% CHANGE
83,986	79,740	4,246	5.3%

ZONING
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While traditional single-family homes remain predominant in Farmington Hills, there is a gradual transition underway. **City Planner Erik Perdonik and Director of Planning and Community Development Charmaine Kettler-Schmult** are exploring opportunities to introduce missing middle housing to revitalize locations with tired commercial and office properties while making connections between density, commercial amenities, and livability.

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

Erik: We see it in three ways. Traditional single-family homes: we're still seeing subdivisions and colonials, a lot of infill subdivisions. We had a lot of growth in the housing sector—not all have been built, but a lot have been approved in the last few years. A lot is coming in the pipeline. We're not seeing a lot of growth for the traditional multifamily.

Lastly, two major projects that are different from what everyone has seen: luxury high rise marketed toward young professionals. It is two or three times as dense as anything we would allow and coming in as a planned unit development near Northwestern Highway. [The new, dense development is] in contexts that don't have a lot of potential to impact existing single-family neighborhoods.

What is that context?

Erik: There are major corridors that are ripe for redevelopment but commercial isn't doing well. Everything around them is old. We didn't see any multifamily on Northwestern highway originally. Knowing we're heavy on the office side, and that a lot of conversions to multifamily don't have much potential to impact single-family—corporate campuses, too, have developers interested in potential multifamily conversions and commercial infill. They're just huge office campuses with seas of parking, no walkability and amenities, so we're envisioning that more as a mixed-use type of scenario. We think this new multifamily will come in a mixed-use district where we encourage conversions and locating multifamily on properties that already have office on them. That's the direction of the new master plan.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

Erik: We've been at it since I got here three years ago. There was big public engagement, because a lot of our planning and zoning goes back to the late 80s, early 90s. We're about to put the draft out for distribution. I don't think it's calling for a lot of new multifamily districts per se; it's more so the missing middle piece. We're looking at incorporating it in a way that the properties could be used as small commercial, small office, could build some duplexes or quads also. We're trying to find flexibility—allowing for more multifamily where it makes sense, but generally trying to be more flexible and put more multifamily along major corridors.

Charmaine: We'll see how it's responded to by the Planning Commission and the City Council—we can have all kinds of grand plans, but we'll see where we end up. We have been so anxious to see the final document. It's one thing to have ideas, but another thing to see the details on the ground. Something for folks to react to. Do we want to move forward when it applies to specific locations?

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

Erik: This is an aging community, so there's a lot. We're getting a lot of changeovers with these seniors moving out of larger colonials. They are quite pricey houses and not starter homes for a young family, so it gets back to that lacking missing middle.

But I think a lot of conversation about this master plan, taking it in a more progressive direction, is about having nightlife, options, certain areas in the community that you can go to enjoy yourself. We're going to eat and enjoy entertainment in Novi, Detroit, and places that offer things past 7 pm. A lot of this is trying to get more young people in the community.

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Is that connected to the housing conversation, a “retail follows rooftops” aspect?

Erik: Yes, people are starting to understand the relationships between density and commercial viability. In order to get these dense projects passed, on Northwestern highway where the commercial isn't doing well, people understand that you'll change the character of the corridor if you bring in young people with money.

Charmaine: We're really hopeful that with options within the community, we'll see renovations happen within the existing sites. Especially multifamily. We've had some since the 1980s—some are nice and have invested over the years, and others have not. They might need a bit of a push.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Charmaine: They want someplace their children can afford to live in the community. We've heard from folks who say we have younger people, and they have to move to another location not just for affordability but for a vibrant community that they want to live in. Then they say, “We don't want five-story buildings next to our house.”

There are major corridors that are ripe for redevelopment but commercial isn't doing well. Everything around them is old. Knowing we're heavy on the office side, and that a lot of conversions to multifamily don't have much potential to impact single-family, has developers interested in potential multifamily conversions and commercial infill. That's the direction of the new master plan.

Erik: Traditional community NIMBYism. There is an aversion to height, obviously. But people are starting to see the relationship between building up instead of large parking lots, that it takes building up to get a nicer look. “Don't bring multifamily anywhere near us”—we have that conversation going on. We recently had a missing middle workforce housing project proposed in our upscale subdivisions, and

they came out with tremendous public opposition. The goalposts moved: too tall, too much traffic...we tried to pin them down on one of those. Classic NIMBYism. This has historically been a bedroom community, so we're fighting that same fight that any community with single family homes will. We're almost 60% single-family zoned in the city. With almost every commercial area, everything is not too far from a well-traveled subdivision. So there's always the potential for

pushback with not a lot of buffer.

How do you manage that?

Erik: It's been difficult. We had a lot to learn, as much as any other community, about how we convince the decision makers here, the bodies, to stand up to that opposition for the good of the whole community and the good of

the future. We have one council member who is really sensitive to public opinion, so when they see 25 people lined up in opposition, they are sensitive to that. Political will is our biggest challenge. When there are people out there, standing at the podium, council members have to strike that balance.

Have you been able to bring the public engagement into the conversation, to compare those 25 people to, say, 300 people who took a survey?

Erik: It hasn't so far. We're looking at the master plan as the tool to make that happen. To be able to reference it right in the master plan: everyone has bought into the larger patterns and here they are in our plan. I don't know that a whole lot of thought has been given to combating that with specifics. The old master plan dates back to 2009, and it doesn't feel like we have current enough information to do that. But we are getting ready to.

Charmaine: We've recently done training for our Planning Commission on conduct in meetings, what their responsibilities are within that. I think it's really critical with membership to receive that training on a regular basis. We've had four new members in the last two years, and I don't know when or if City Council received formal training on this.

That's a critical component, so that members know when people are met with a heartfelt plea, there is an ultimate perspective to be considered. It's hard when you have someone right there pleading with the board or body to make a decision that is for a handful of people vs the community as a whole. The decision might not be that horrible, but it's not an easy position for them to be taking.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

Erik: Definitely more missing middle housing. Just the number of areas that you would be able to get a little more residential density—maybe quads, duplexes. We're not going in with really high density, but permitting more in places that are only single-family now. We are also going to have to figure out a way to get those office conversions to get in at a much higher density than the rest of the community. These garden-style apartments are not going to be enough to get a developer there to do something at a scale.

With some of these corridor areas, we already know that if these buildings were to convert and build multifamily, it doesn't have a lot of potential to impact existing neighborhoods.

We are also looking at zoning changes to the commercial side and opening up a lot more flexibility. We have this very suburban format where we wanted to keep everything quiet for the protection of the single-family home, but that dampened the vibrancy of some of our commercial districts. It's just a matter of evaluating the permitted uses, the conditions that are working against us. We run into the same scenarios with a lot of the ideas. We are currently prohibiting a lot of uses that will build vibrancy into these commercial corridors, so there are going to be some tough decisions in the zoning ordinance. There will be flexibility of commercial, allowing for mixed uses.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

Charmaine: As far as affordable housing for our community that is well established, it's keeping the existing housing we have viable

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and keeping naturally occurring affordable housing [NOAH] in good condition so lower income households have the resources they need. There is no way we wouldn't have blighted neighborhoods all over if we didn't have those funds available. It's been critical for keeping folks in their homes.

Expanding upon [Community Development] Block Grants, the community has used them for 40 years to maintain neighborhoods, allowing lower income residents to do larger needed repairs or improvements, connecting to sanitary sewer, new roofs, when they can't get typical sources of funds and don't have a wallet they can open for tens of thousands of dollars to do repairs at their home. We've done handicap ramps and energy efficiency, to keep people in their homes. The homes span from the 1930s to today. If we're talking about affordable homes, keeping people in their homes and keeping them from deteriorating so that we don't have to build new homes is key.

Are you being asked for incentives?

Erik: It doesn't seem to be developers using these tools. The asking prices are high enough. They're not trying to get to a place of affordability with the single family. The asking price of the home is \$600,000-\$700,000. Generally, I think the market likes to do its large-house thing.

WHAT'S NEXT FOR YOU?

Erik: Adopt the master plan and then the zoning ordinance changes. We're going to look at getting RRC certified as well, take a look at how our practices are—is there greater emphasis on administrative review? We don't have a huge staff for how big our city is; we rely on our consultant for a lot of things. We really make sure that our processes are modernized and efficient.

WHAT RESOURCES WOULD HELP YOU GET THERE?

Erik: The workshop I pointed out [MAP's "Stand by Your Plan"] about overcoming the misinformation and the NIMBYism. Resources that we can use to get our elected officials on the same page and looking at the bigger picture, and how we can get out in front of some of the opposition.

We all know what needs to be done. We have a good consultant. We have an idea of what things look like, our processes too. But finding that political will—any resources along that way are useful.

Charmaine: Same issues, same difficulty for years and years, no easy answers to it. You do see some other communities' elected officials getting to these training sessions, but [ours] have so many competing priorities that even to get them into a meeting is hard. The best you can hope for is to get them a link and hope they do it. Some of these townships get the whole board out and they take an interest, but in a

We've heard from folks who say, "We have younger people, and they have to move to another location not just for affordability but for a vibrant community that they want to live in."

city this size, there are so many priorities. It's been hard even for things related to the master plan. It would be nice if we could get officials into the details of how planning and zoning work. Some things, but maybe not the bigger picture. I think the more we can get our officials involved in actual planning is good. But it's hard to get people who are experienced.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

Erik: We've been in depth on the future land use map, the zoning plan, and the master plan. That's where the magic is going to happen

and set the table for ordinance amendments. For the past 36 hours, I've been staring at the draft future land use map, making sure we're going in the right direction and getting what we want, with enough flexibility to do things within the ordinance without having to go back and change it. It's really interesting looking at this map; it's almost a revolutionary departure. We're talking form-based, mixed-use corridors, future land use—it is a radical departure from what we've done in the past. Coming into the 21st century, we're trying to get smart growth. We're trying to get the best context we can in a suburban setting.

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CITY OF ROCHESTER HILLS

OAKLAND COUNTY



SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY POPULATION

2020	2010	CHANGE	% CHANGE
76,300	70,995	5,305	7.5%

Rochester Hills is a low-density city that has experienced steady growth over the past decade. The community’s built environment reflects traditional suburban priorities: single-family dwellings, one- to three-story buildings, and a focus on managing automobile traffic. But there are apartments, too, and advocates for the regional transit that recently arrived. **Planning and Economic Development Director Sara Roediger** shares a perspective from inside the tightly-knit municipal patchwork of southeast Michigan.

ZONING
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IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

Depends on who you ask! There are a lot of apartments and senior living. A dozen houses here and there, and the houses are pretty big. In the last five years, hundreds of units have been built—we had one apartment development that's 360 alone. Another apartment development has a hundred units or so. I'm always meeting people who want to look at any parcel that is left, but we are essentially built out. The remaining parcels have issues.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

As a result of the last master plan, we created a new zoning district that allocates smaller parcel sizes and allows for duplexes and up to four attached units. It's a paper district right now, with nothing built or rezoned into it.

Is it on the future land use map?

Yes, but most of the places it's slated for are existing manufactured home communities. Some was vacant land, but that has developed as apartments since then. There is some space, but not a lot.

Did you use criteria for where you are trying to densify or change the character?

We would never say "densify." We are a suburban community, and there is a feeling already that we are building too many apartments. We had an application for about a hundred apartments on Rochester Road that expired, and everyone was pretty happy about that. It was allowed, but sentiment has changed over time. Councils and boards are very anti-height. That's hard when we are trying to get affordability—we get over three stories rarely.

Some other goals are for attractive, safe neighborhoods and housing for all ages throughout the city. Obstacles are increasing density only where traffic impact is mitigated—it shouldn't be "overdeveloped" in relation to traffic. Investment in existing neighborhoods and compatibility with neighborhood properties. Diverse range of affordability and lifestyle, but I feel like out here that means more ranch houses. Townhomes are touchy, height is touchy, so it's about smaller sizes of single-family homes. We broached the topic of ADUs, and it did not go well. The Boards and Commissions were not a fan of ADUs. But we did get them to put it in a footnote to think about in the future.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

We use a ton of resources such as Census and SEMCOG. We use the marketing firm, Chesapeake Group, to make sure plans have an element of reality in it. Whatever the recommendation is, we want to make sure it has market support, so we always engage in that kind of analysis for our recommendations. We are members of CoStar, and that gives us a lot of data on market rate rent and square footage. We have the ESRI Business Analyst. We've done a citywide master plan in the past, but this time we divided it up into planning neighborhoods, aligned with high school boundaries, and will be looking at recommendations based on that. ESRI Business Analyst allowed us to get demographic data at the neighborhood level.

That sounds like great internal conversation. Have you used any data in conversation with the public?

We basically identified what the densities are based on Google Earth and illustrated what it is based on what's on the ground: 10 units per acre looks like THIS neighborhood; here's 25

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units per acre that looks good and here's 25 units per acre that looks bad. We use a lot of the technology that's out there. We have historic aerials back to 1940, so we reference that too, visualizing what it looked like over the years. And correcting misinformation.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Traditional NIMBYism. We have a contingent of people—it's small—that are transit supporters. SMART is starting service in Rochester Hills in a month. This is new to us. We've always opted out of SMART, and the elected officials don't love it as they feel it's been forced upon us and that our residents won't use it to be worth how much money we are contributing for it. We have a couple of those passionate people who come to various meetings in support of the SMART expansion.

Do you hear about anyone else? Kids, seniors?

Affordability. We need the density because of that, right? What I've heard from the planning commission and other boards is, "We approved the density that you say will be affordable, but it ends up being crazy expensive anyway. So they get the density they want, but we don't get any more affordable housing." The fire department says "No more senior living. We hired more and we still can't keep up with the EMS demands."

When we're talking about senior living and apartments, they say, "We have our share, we have more than we feel like we need." I'm not sure if that's true, but that's the perception. There are talks of more single family, since that is primarily our character. From the building

standpoint, there is a desire to support that, and there are some areas that are more affordable than others. Affordability is relative in the Detroit region, too: we're less affordable than Warren, but more affordable than Birmingham.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

We're just starting the Master Plan update, so nothing is pinned down yet. We recently updated our form-based district, which is our flex business overlay that allows for form-based zoning with smaller setbacks and more amenities. But if anything, we took a step backwards with it since everyone was so glad that four-story expired. There are no minimum acreage sizes now, but there are two stories by right on

Rochester Road and you can only get a third story or fourth depending on acreage (ten acres for four stories and conditional use).

How have the things that have been

built been going, in terms of traffic and other concerns that were raised?

The apartments that have been built, and the one that's 350 units, are in a good spot. Historically, it's been peak rush hour traffic jams in Rochester Hills, and that's not just our traffic but also from growth in cities around us. I haven't seen a noticeable difference in traffic since then, but it's always been a concern. We had a day care come in on a main intersection and you would have thought it was the end of the world, but I really haven't seen much difference.

"Diverse range of affordability and lifestyle," but I feel like out here that means more ranch houses.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

People tend to come to us, so we don't have to go out looking. We don't have much of an issue asking for things that might be harder to get in other communities. There are no incentives for housing, only for industrial and large employers.

Any workforce housing concerns, now or later?

Mostly about physically getting access to them. That SMART bus coming is more welcomed by our employers than the city itself. There are areas that are—if you were to look on Zillow, there are houses that have 1 in the first number. Not new and shiny, but we have them. And it's definitely cheaper in some neighboring communities—it's a stone's throw away and the residential that they do have is more affordable than in Rochester Hills. Peripherally, to the south, east, and west, we have access to more affordable options. I was surprised still that you can find that. You're also going to find a number of \$800,000+ houses.

Is anyone having trouble finding housing?

People who work here at the city with a single income, a divorced parent, can't afford that. It's also about standards. You could live in Rochester Hills, but it might not be the house you want, newly constructed or updated. Sometimes I've heard the mentality here that you don't have to be all things to all people. We're good at the family formation years because of the schools and the parks. We want some diversity to help age in place, too. But it's hard with the property values, the cost of construction, the anti-height, the anti-density—you put all these things together, and

many are just not really willing to have more density to have more affordability.

WHAT'S NEXT FOR YOU?

Just the master plan. Housing is not our priority right now. We just received \$75M from EGLE to clean up some landfill properties, and that's really our focus. Would any of those end up residential? Possibly. One is talking about apartments, but it may be nonresidential.

WHAT RESOURCES WOULD HELP YOU GET THERE?

I don't see a big change in housing policy anytime soon. We are talking more about sustainable development processes, traffic calming, improving pedestrian access, and quality of life measures.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

The thing that I think about from the housing standpoint is just how we accommodate our baby boomer seniors, but then after that need has passed, how we repurpose that senior living. How to reclassify nonresidential districts for flexibility. We had a district called "special purpose"; it was a campus district for colleges, hospitals, and senior living scattered throughout the community. But if you take that out and make it part of multifamily, what's going to happen with that in the future? How could we incorporate that with a long-term vision, without opening the door too wide, not making a bunch of multifamily in our residential districts when we didn't want to?

We had that flex business district, but nobody really used it. Until recently, we had four stories allowed for ten years and nobody built it. And then when they did, it was like, "WHOA! Why is THAT happening?"

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CITY OF STERLING HEIGHTS

MACOMB COUNTY



SELECTED BECAUSE YOU ARE GROWING, ESPECIALLY BY NUMBER

2020	2010	CHANGE	% CHANGE
134,346	129,699	4,647	3.6%

ZONING
REFORM

HOUSING
STORIES

Sterling Heights is the state's fourth largest city by population and still adding residents, located in the heart of Michigan manufacturing. Approved housing developments are experiencing stalled construction and heightening costs, leading to a struggle to keep pace with the rising demand for workforce housing. **Jake Parcell, City Planner and Development Manager**, sheds light on the complexities of advancing diverse housing options in the context of managing growth.

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

We approved several planned unit developments in the last few years that included a residential component, but we're still trying to get a handle on how many are moving forward. This, in large part, is due to the fact that we are still recovering from COVID as a state—PUDs that were approved in 2019 are still going through site plan review, or not being built because of rising cost, or they are stuck in an expired status and now working with the city to get them back on track. A lot of projects are underway, but there are fewer shovels in the ground than approved applications. We are experiencing an increase in multifamily developments that have not had any trouble finding a tenant to occupy them.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

We are currently governed by the 2017 Master Land Use Plan, but we just kicked off a complete rewrite. One thing that we have paid for in our scope of work is a complete housing assessment. Our planning consultant subcontracted with the Chesapeake Group out of DC and Baltimore to do a complete housing assessment. They provided a market analysis and housing assessment that doesn't just go into what we have or the data you can get from the census, but also a full breakdown of sales price, percentage of units likely to meet community needs, and considerations for cost. There was a survey associated with it, combined with a market study that looks at the demand for housing, demand for different types of housing, and characteristics that people look for in new housing. We are going to put this data together with the survey results to really get at how much we could stand to grow, how accessible the units are, what types of units

people want, and how much they should cost.

The 2017 plan established overlays and mixed-use corridors and nodes in key areas throughout the City that were seen as underdeveloped or, in some instances, in need of renovation. It's been difficult to generate interest in development in these areas, because the plan doesn't match the ordinance at this time. We struggled to get multifamily in these areas. We're one of the few communities that's going to be growing, so we have a big need in finding creative ways to utilize underdeveloped properties for fitting in new and more modern housing because we are almost built out. We have 70% single family and 22% apartment-style multifamily, while missing middle is less than 8% of all housing types. This shortfall in missing middle housing can be attributed to the fact that the city does not have much land zoned for this specific type of development, developers wanting to maximize density in the multiple-family zoning districts, and that 68% of our overall zoning is for one-family residential where duplexes and missing middle style houses are not permitted.

WHAT DATA WAS CONVINCING? HOW DID YOU USE IT?

Or, because you're at the beginning of the master plan process, maybe: what data do you expect to be convincing?

I believe we're going to find convincing evidence from the qualitative responses and the survey data that we lack this type of housing option. We have an overwhelming need for workforce housing, and where it is mostly needed is along the Mound Road corridor. The capture on Mound is around \$80M per year with Stellantis, the City's Innovation Zone, and Ford; plus industrial zoning. It's really difficult to find workforce housing in the

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City, which reinforces our need for different housing unit types. We do have units that are still going through site plan review or looking for financing, so were starting to gain some ground, however small, on this housing need. That's what we've seen, and what we expect to have reaffirmed.

Statewide, larger traditional zoning districts are not lending themselves to affordability. People grew up here and want to come back, but they can't find a place to live. We can't control market rates that much, but there are things we can do. There is a big need for a greater diversity of unit types and a way to find housing to support our industry.

What do you attribute the growth to?

The City has been fortunate over the last 20 years or so to have a stable city manager and Council, who have put a huge emphasis on quality of life. We just finished the City's Visioning 2040, and prior to that was the 2030 citywide strategic plan. The 2030 plan put in place the "Recreating Recreation" plan: a park system overhaul, community center, and trailway network. It's all connected, and it gets people looking.

[Sterling Heights has] been recognized as a safe metro of over 100,000 people for the last five years. The schools are really good. It's busy enough that you get the feel of the city, but a lot of people like that it's not that dense. Also, there is massive land available!

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Clearly there's a market and a need. Otherwise, we wouldn't have so much developer interest. From the public perspective, there are voices sharing concern over how dense some developers are proposing to build.

When we look at large scale housing reform, there's two ways to go about it. Two of our largest redevelopment districts, Lakeside Mall and North Van Dyke near Utica, have a subarea

plan. These two plans will lead to a lot of housing being naturally and organically brought in. But we need to look at the neighborhoods: tapering off the single-family zones to duplexes, quads, cottage courts; pattern book housing. Do we want to see every neighborhood

allow duplexes by right? That's one of the big questions that still need to be explored.

We're hearing about the need for workforce housing from the developers and the Big Three, that they need more accessible and affordable housing. Mound Road is a place we're looking at for workforce zoning. If you have a job, you need somewhere to live, and if it's only single-family homes available—that's not realistic.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

An exploration into opening up the neighborhoods and focusing on key areas throughout

What do we do when our community has been established so long, but is still a young community in a lot of ways? We are looking for ways to go to that next level as a community.

the City. We did just get awarded \$50,000 from the Housing Readiness fund, so pairing that with matching funds and MEDC has our master plan subsidized at 48%. Half of the housing stock is older. R60 through R100, which are single-family districts where the number is the lot width, is 36,500 parcels. Our R2, two-family, district is 50 parcels; RM multi-family is 6,078 parcels. So why does R2 exist, and why is it not folded in more generally? It's single-family or multifamily, and literally no in between. The council has tasked us with innovative solutions.

I would also really want to dig into reducing lot width to get an extra two or three units or some type of incentive for getting that marginal, organic density achieved—a shared open space or something to avoid 17 variances. We've had two of those, where the minimum lot size was reduced through the Planned Unit Development to get extra units in but keep greenspace. Council has passed them, and they look fantastic. They're all nice new-build developments, high quality residential builds that are selling for a great amount. So we are attempting to develop in a way where we are not decreasing the value of a single-family home or diminishing property values by reducing the lot. We're increasing it substantially, and for everybody around, by doing these little things to fit in eight more quality units.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

We have tried to be flexible with our planned unit development process, with phasing.

PILOT has been done, but none have been applied for through Council since 2022 when I started. MSHDA has done a good job with the brownfield. We're starting to look at TIFs more with many of these coming up projects as we explore innovative ways to pay for it.

We need some kind of zoning incentive as well. Could we find a large enough parcel of land for a multifamily and senior housing blend to give us some density? Based on units, some type of incentive could alleviate some constraints. But there are very few sites that would allow for that. We are put into much more of an economic development role here as projects progress, so we are helping to find ways to help find funding for developers who have approvals but can't afford to build.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

Getting the RRC grant really freed us up a lot, and MSHDA gave us a lot of flexibility. Our consultant gave us the whole menu of public engagement services, and we said, "One of each." Translation services are built in. We're lucky there was ample grant money right now. This is coming in big for us. We're in our big exploratory and reimagining phase, seeing how we can get going. From the land use perspective, we've been held in a certain way for a long time. But the whole world is different now. What do we do when our community has been established so long, but is still a young community in a lot of ways? We are looking for ways to go to that next level as a community.

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HOUSING
STORIES

SELECTED BECAUSE YOU ARE GROWING, ESPEICALLY BY PERCENTAGE

2020	2010	CHANGE	% CHANGE
28,433	22,423	6,010	26.8%

The City of Hamtramck was *already* Michigan's densest city before it grew by more than 25% between 2010 and 2020. Residents, businesses, and developers are now maximizing every inch of residential space in every district. **Community and Economic Development Department Manager Karolynn Faulkner and Assistant Department Manager Austin Colson** discuss the challenges the come with the success of full buildout.

IS NEW HOUSING BEING BUILT IN YOUR COMMUNITY? TELL ME ABOUT IT.

Karolynn: We are building new housing, and there is a demand for even more. We have a vacant residential lot sale going on, and people are eagerly buying lots and building on them. Most are locals looking to move into a bigger house or build for a relative.

Most of our downtown buildings have a commercial district second story, and those are getting filled up and redeveloped. Any I see that aren't being used for residential, I say [to the owner], "I'm sure you could fix this up and rent it out!" We're pushing people to rehab the second story of their commercial buildings on main street. Some have done it on their own initiative, and some are still vacant—I think it's a matter of cost.

In addition to our population growing, so is the average household size. Lots of homes are filling up the entire envelope they're allowed to fill, in terms of heights and additions. There are requests for variances because people just want to expand, to have space in the house for large and growing families.

Austin: We've been working with the Wayne County Land Bank, and vacant land is being bought up. In the homes that already exist, people are turning duplexes into single family homes. The average age in the City itself is much younger than national and state averages: it's 33 here, but more like 41-42 nationally. So a lot of young people are coming and having families, and home sizes are growing.

It's interesting to see, and the real estate market is hot right now in Hamtramck. People who can't afford to come into the city are buying nearby [in the City of Detroit], because they want to be near the community.

Are they spilling over in all directions, or in certain areas?

Austin: It's been historically to the north, now to the west, and starting to the northeast.

Karolynn: The overspill feels evenly spread. There is demand everywhere, starting with the areas closest to the center of the city and then moving out toward the edges of Hamtramck.

What's the mix of housing types that are being built?

Karolynn: Some are building quads, or four-units. A few are under construction, and others are in the planning stages. There's been a lot of interest in four-units. We allow up to six in the residential zone, but it's hard to meet that in most cases due to lot size. You would need a larger than normal lot to provide for trash management, a few parking spots in the back, and still meet height restrictions. Our average lot size is 30x100, and you can fit a four-unit easily on that!

People try to do six, but it gets hard with fire suppression and costs. Once you get to three units, the standards are much more rigorous. There have been people who tried to do a triplex, but it got to be too hard to manage. You could do two two-units next to each other!

Was there a point in time when the demand really seemed to tick up?

Karolynn: It was a rush post-COVID. Everyone was eager to buy and build.

WHAT DOES YOUR MASTER PLAN SAY ABOUT HOUSING?

Karolynn: The housing part is outdated; that part of the plan was written in 2010. It does talk about getting the downtown apartments renovated.

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But a lot of [what we've been doing] ties more in with the Redevelopment Ready Communities program and their recommendations. We're still not certified, but we're working toward it. Some of the zoning changes and flexibility really happened more because of that program.

WHAT'S THE PUBLIC CONVERSATION BEEN LIKE?

Karolynn: I think a lot of it has to do with our community culture. We've always identified as a walkable community, so when the changes were going through to allow six units by right—which was pretty radical by my standards—I don't know of anybody who was against it. They were all like, "Sounds good!"

You have the walkable people who are focused on keeping it walkable. And you have the integrated immigrant community who have relatives moving in. So there isn't anybody who's opposed to it.

Austin: That's another thing: you have people looking to be near their families, they're looking for housing to help them get their visa to help them come there. The demand for housing is high.

There's an annual auction each year of land from Wayne County foreclosures, and usually those have homes on them. It's such an interesting process because there's so much demand for it. People want those homes even if they need significant work.

Karolynn: Our City council is pro-growth. Our local government in general is pro-growth.

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general is pro-growth.*

Does that mean both residential and commercial?

Karolynn: Definitely both.

WHAT ZONING CHANGES ARE YOU PLANNING FOR?

Austin: We recently lowered minimum square footage for both single family housing and for apartments sizes to allow for more units.

Karolynn: We're fine-tuning what we did. We just changed the minimum unit size for apartments from 700 square feet to 500 square feet. For those that are trying to build for individuals, maybe students, we just found that the 700 was a little high and not necessary. It also makes it harder to put a fourplex together.

We are doing minor modifications. We're trying to create a parking zone layer. We don't have that in our code, and that's due to not having parking requirements for multifamily. But we're in the middle of Detroit, and cars are still needed. We're talking to public transit providers about having more connections to major hubs for education or employment.

For those who have cars, it's hard to figure out where to put parking lots. We don't want to mess up the urban fabric on our main street, so we only want them in certain places. It's kind of a struggle to figure out how to allow for some parking lots where appropriate.

Do you mean combined residential parking? Or...?

Karolynn: I mean a layer between commercial and housing. For example, [from the curb

you would have] the [lawn panel], then the business, then the alley, and then parking lot. The parking lots would be mostly registered to the commercial businesses, but it would still help housing because the commercial parking is happening in the residential zone now. Even a little eight-car parking lot will still help.

I had a conversation about seven months ago with major employers in the city about having that type of parking lot. They said when their employees come in, they have a hard time finding parking, and when they go to lunch and come back, they take [neighborhood] parking that would have gone to residents. It could be used for customers, too.

Austin: I also think it would be kind of interesting to open it up to the free market to see if someone would try and sell permitted parking.

You have done things that a lot of communities are just now starting to consider, like permitting more units and removing parking requirements. There are a lot of things people imagine about how that is going to go. Could you talk for a minute about what the experience has been?

Austin: To be honest, it's not as scary as I thought it was going to be. On certain days, people are really angry about parking, but most days, everyone understands that it's part of living here and the residents figure out a way to make it work. People can be imaginative and ingenious as they figure out their parking.

Karolynn: We're trying to do a lot of things to address parking. For some people, it's a big pain not to park by their homes. We're trying to fix the alleys; they're underused because some are still in rough shape. We hope that repairing the alleys will encourage people to

rehab garages or parking pads off the alley in the rear of the house. That's where people are supposed to park, in the back. [When they don't], I don't know if that's because our alleys are in disrepair, or if it's because the garage sizes are tiny from 100 years ago. I think there is enough parking, but we have to figure it out.

Another change we made is that the parking pads in the back can be made of permeable pavers. That used to not be allowed; it had to be asphalt or concrete. But we were having a lot of urban flooding, so we changed the ordinance to permit that.

Austin: It's going to be multiple solutions to the parking problem.

Karolynn: A part of it is, that's just life here. Sometimes you have to circle the block a couple of times, even when we come to work.

What other challenges brought about by your housing success have you dealt with?

Karolynn: Stormwater is one. We have all this water coming in, where is it going to go? We have to plan for it! Denser cities like Philly or New York try to manage it before it gets to the sewers. In New York they call them "cloud-burst" [hubs] and put green infrastructure around sewers and on the route to it. They use pervious soil that's engineered so the water has more space to go and gives them more time, and plants that absorb the water. Green roofs, blue roofs, any type of way to slow the water down before it gets to the sewer. Basement flooding is such a significant issue. We try to make sure there's landscaping so there's somewhere for water to go other than the combined sewer system.

That gets back to the parking, too. We want to make sure that the standards for that are sufficient to manage the water away from foundations and basements.

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The other issue is water pressure. Our water has to come from out of the city, so when it gets here, the pressure is quite low. That hurts our industrial partners but also the housing, because once you get up past the second level, you have to install a booster to make it work. We looked into water towers and other items, but right now with our capital improvements, it has to get a little further ahead before we can increase the pressure.

One thing about this “victim of our own success” is seeing the need for infrastructure updates. Whether it’s the alleys or the sewer mains, water coming in water going out, you start to feel like it has to get fixed.

And parks! Parks are part of infrastructure, you have more people saying they need more parks, especially due to our growing population. That gets back to placemaking as well.

That probably gets more important as the houses take up more of the lots, too, right? You still need somewhere for your kids to run around.

Karolynn: You also need those parks to absorb the rainwater! Everything has to do double or triple duty here.

PLANNING AND ZONING ARE OUR FAVORITE TOOLS. BUT WHAT ELSE HAS IT TAKEN TO GET THIS DONE?

Karolynn: We are in the process of creating a Neighborhood Enterprise Zone, because

people have built, and they’ve built very large houses, and now they’re recognizing what the taxes are like. With the expansion of homes and the demand, the pricing has gone up, and it’s caught people off guard. A lot of the people who are building homes are first-time developers, building for themselves and their families. So we are exploring NEZ to support them.

We’re also trying to have a pattern book. Thirty feet by 100 feet is a really unique lot size. We’ve looked for blueprints online, and there aren’t many. We’ve looked at how South Bend and Kalamazoo are offering blueprints they created, and we’re looking for funding to create that. Not only would it help with our lot sale, but it would just make it easier for these

folks that are new at this process. We have to spend a lot of time helping people through the process because it’s their first time. And it adds to their soft costs, because they have to go back and change things.

We’ve switched now to trying to improve the things that will make the housing better: the stormwater, the parks, etc.

Anything you need for that?

Karolynn: We need funding for an architect to build plans that would fit the character here. We’d like to pay them one time and then publish it freely, because we don’t want to charge the users for them. We’re still thinking through what we would want that to look like.

WHAT’S NEXT FOR YOU?

Karolynn: Housing development is ongoing. It doesn’t have to be owner-occupied; we are just looking for more housing in the city. We just had a meeting with Wayne County about how to promote the land bank. We’ve been working

with MEDC and trying to, in some cases, have people apply for funding to renovate those apartments on second stories. That part hasn't worked yet, but we're exploring it.

We've switched now to trying to improve the things that will make the housing better: the stormwater, the parks, etc. We're in conversations with SMART about trying to get more transportation in Hamtramck, because we think that might help with our parking issues.

One of our two commercial districts is multiuse, and we recently made a change to allow for standalone multifamily housing. It used to have to be mixed use, but not everyone wants to do mixed use, not everyone wants to do both. Since it's not our Central Business District, we thought, why not? You also don't want an oversupply of commercial space, and we have a ton already. I think it's a big deal. If you're going to build mixed use, you have to meet two sets of standards, so we're taking out some costs that way as well.

WHAT RESOURCES WOULD HELP YOU GET THERE?

Karolynn: How to do AFFORDABLE green infrastructure. Whenever we try to implement these things, especially on a private development site, maybe something small, we hear, "Who do we need to hire?" It seems it's very expensive. Are there ways to do it so it's accessible to someone who is building a house? It seems very technical. It almost goes back to the pattern book: is there was a way of breaking it down step-by-step? Our community is very hands-on. So when do you need to hire a professional, and when can you do it yourself?

Maybe a model code in terms of plants and landscaping. We thought about proposing a new code that relates to yard maintenance. Right now, the cutoff is seven inches for grass, and you can have a garden. We just need code assistance in terms of figuring that out so that

people who want to have a lot of plants can do it in a way that looks nice. And we want it to be good for stormwater management. We don't want short grass everywhere, because that's bad for stormwater management. At the same time, a lot of people don't like plants that look like weeds to them.

IS THERE ANYTHING ELSE WE SHOULD KNOW?

Karolynn: We don't require any parking in our CBD or multiuse district, so any parking that is built is optional. It's there because the developer wants it to be there.

And it's working?

Karolynn: We made that code because of how the city was originally built in the 1920s. There's still a lack of parking, but it didn't make sense to have a code that doesn't match our fabric.

Austin: People don't understand how dense Hamtramck really is. It's so dense, you forget that you're in Michigan. How it has to be planned, how it has to be managed—it's just so different. Then when we go for proposals, we have to compare to, like, Pittsburgh, and people wonder why.

We really, really need more regional transportation. We have to figure that out. I've reached out to DDOT [Detroit Department of Transportation], to SEMCOG [Southeast Michigan Council of Governments], to SMART [Suburban Michigan Authority for Regional Transportation], to try and have conversations about how to plug in to regional transportation. We're 1.5 miles off of Woodward, which connects to SMART, and that would get us to the tri-county network. It's a huge cost to get an uber to go to Wayne State or the airport. And that goes back to the car issues: if people really could ditch their cars, a segment of them might.

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Last question. The growth that you are experiencing is connected to the fact that you are an immigrant-welcoming community. Michigan demographic data shows all net population growth coming from our foreign-born population, so it may be that any community that wants growth would do well to get good at supporting immigrants and new Americans. Hamtramck is as good as it gets. What can you tell us about that experience?

Austin: We're a gateway to the United States for many people. The immigrant spirit we see is very entrepreneurial. If it wasn't for that skill set and mindset, our brick and mortar would be hurting right now. There are no chains in our downtown. That's because everything is locally owned, and that comes from the entrepreneurial immigrant spirit.

They want to assimilate; they're family oriented; they want to contribute and be a part of the community.

Karolynn: We wouldn't be able to sustain all the business we have in our downtown if we didn't have an immigrant community. That is why we have so many active businesses in the community. Bengali, Ukrainian, Yemeni, Polish, Bosnian—there are a lot of brick and mortar working businesses downtown.

One challenge in city hall is the language barrier, but there are ways getting over it. We have to check, double check, triple check everything that goes out that is translated. One confusion that sticks in my mind was a time that we tried to say that "there's a lot for sale in Hamtramck," meaning one of our vacant lots, but it was heard as "there's a lot of *things* for sale in Hamtramck." That still makes me chuckle. But more seriously, it comes up with we're discussing things like wayfinding signage: how can we communicate in the least amount of words?

ADU	Accessory dwelling unit
AMI	Area median income
ARP	American Rescue Plan
BANANA	“Build absolutely nothing anywhere near anyone”
BMCC	Building Michigan Communities Conference
BRA	Brownfield Redevelopment Authority
CBD	Central business district
CDBG	Community Development Block Grant
CIP	Capital improvement plan
CMU	Central Michigan University
DDA	Downtown development authority
DDOT	Detroit Department of Transportation
EGLE	Michigan Department of Environment, Great Lakes, and Energy
FAR	Floor area ratio
GIS	Geographic information system
HUD	United States Department of Housing and Urban Development
KNHS	Kalamazoo Neighborhood Housing Services
LIHTC	Low-income housing tax credits
MAP	Michigan Association of Planning
MDOT	Michigan Department of Transportation
MEDC	Michigan Economic Development Corporation

MML	Michigan Municipal League
MNRTF	Michigan Natural Resources Trust Fund
MSHDA	Michigan State Housing Development Authority
MSU	Michigan State University
MTU	Michigan Technological University
MTA	Michigan Townships Association
NEZ	Neighborhood Enterprise Zone
NIMBY	“Not in my backyard”
NOAH	Naturally occurring affordable housing
PILOT	Payment in Lieu of Taxes
PUD	Planned Unit Development
RCPI	Resilient Coastal Projects Initiative
RFP	Request for proposal
ROI	Return on investment
RRC	Redevelopment Ready Communities
SAW	Stormwater, Asset Management, and Wastewater program
SEMCOG	Southeast Michigan Council of Governments
SMART	Suburban Mobility Authority for Regional Transportation
STR	Short-term rentals
TDR	Transfer of development
TIF	Tax increment financing
TMA	Target market analysis

ACRONYMS



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July 2024