



Understanding, Motivating, and Policy Options Towards Suburban Housing Affordability

National Urban Extension Conference

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mail:

U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410; or

fax:

(833) 256-1665 or (202) 690-7442;

email:

program.intake@usda.gov.

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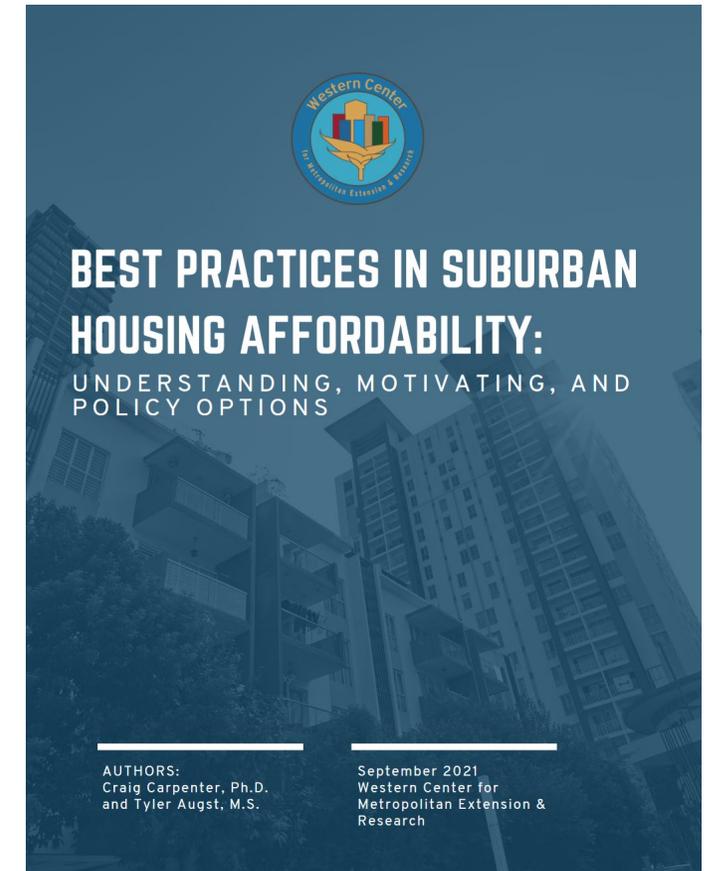
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Context of Suburban Housing Affordability

- Lots of existing resources for urban and rural communities, but less for suburbs or regional metropolitan areas
- Home costs have been a long upwards trend, more than doubling over the last 55 years... and suburbs are not immune (Bank for International Settlements, 2020)
- White paper with the goal of reviewing motivations, approaches to understanding markets, and policy options





Understanding

- Economic characteristics
 - Cost burdened
 - Transportation
- Demographic characteristics
 - Population change
 - Living patterns
- Housing supply characteristics
 - Quantity, quality, single v. multifamily, rent v. own

Motivating

- To address housing, communities must know their *why* for doing it ... beyond reducing disposable income
 - People experiencing homelessness
 - Health
 - Racial Inequalities

“In fact, any examination of housing affordability in the absence of racial justice is incomplete due to the currently inseparable interaction of race, housing policy, and housing-related outcomes in the United States.” (Carpenter and Augst 2021, p.2)



Policy Options

Place-based

People-based

Planning & Zoning

Administrative Options



Place-Based Policy Options

- Design and management of housing developments
 - Locating services on-site in developments, building in community organizations, creating places people *want* to live through design, engagement with residents
- Crime Prevention through Environmental Design (CPTED)
 - Using natural surveillance, natural access control, natural territorial reinforcement, maintenance, and activity support
- Transportation and Walkability
 - Addresses the combined burden of housing **and** transportation costs
 - May require regional collaboration

“Place-based policies refer to efforts to efforts enhance the economic performance of specific areas and deprived neighborhoods.”
(Carpenter and Augst 2021, p. 8)



People-Based Policy Options

- Rapid Re-Housing
 - Three components: housing identification, move-in and rent assistance, and case management and services (National Alliance to End Homelessness 2017)
 - Can lead to better outcomes than temporary shelters (Culhane and Metraux 2008)
- Supportive Services
 - HUD user portal contains many case studies through the Office of Policy Development and Research (Department of Housing and Urban Development, n.d.)
- Special case of permanent supportive housing



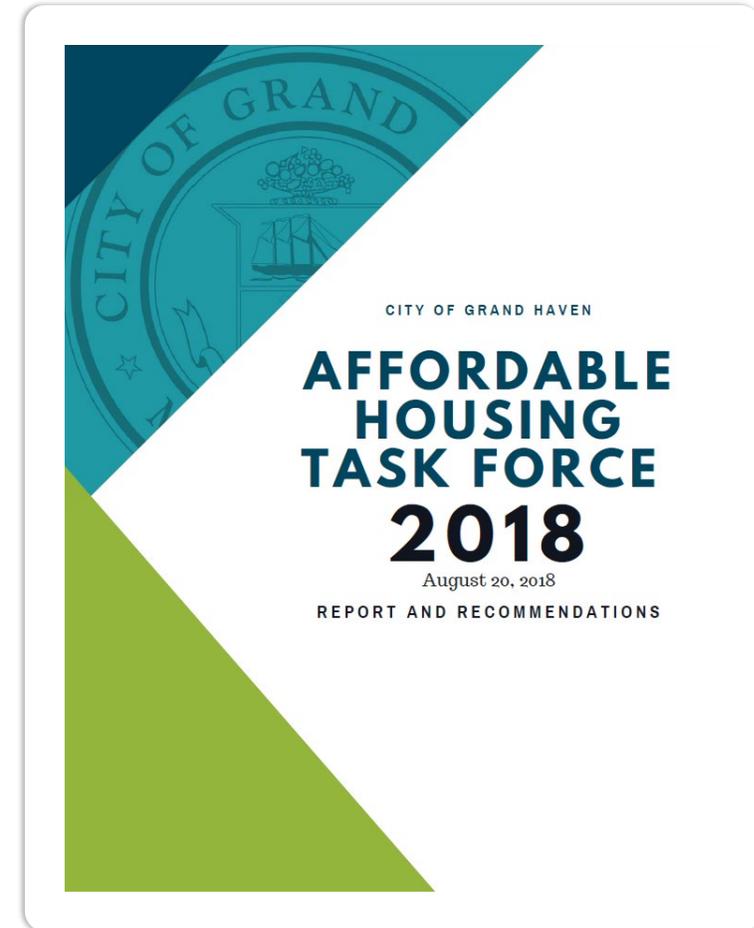
Planning & Zoning Policy Options

- Include housing goals in plans
 - Including affordable housing goals has shown association with decreased percentage of people experience cost-burden (Jun 2017)
- Increase density of residential zones
 - Suburban communities more likely to have large lots and low residential (single-family zoning districts)
- Accessory Dwelling Units (ADUs)
- Inclusionary Zoning
 - Integrating housing for all income levels in all areas through regulations, incentives/bonuses, removing past racist deed covenants



Administrative Options

- Reducing barriers and timelines
 - Often cited by developers as a major barrier
 - Rhode Island provides incentives for streamlined reviews (Massachusetts Association of Regional Planning Agencies 2007)
 - Michigan's Redevelopment Ready Communities Program
- Housing Trust Fund/Community Land Trust
 - Often-Public Private partnerships toward the communities housing goals (preservation, homelessness, etc.)



(City of Grand Haven Affordable Housing Task Force 2018)



MSU Extension Programming and Resources

Applying the white paper's lessons to communities



Redlining in Michigan

Main purpose of website is to provide factual information and start conversations to confront the injustice and inequality that remains in our Michigan cities today.

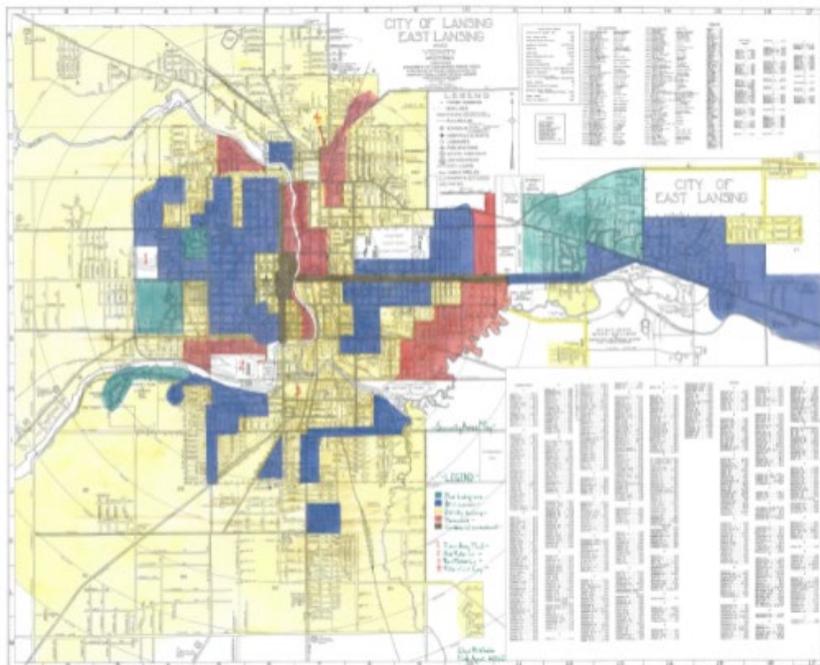
However, we also hope the website will help spur housing policy that pursues racial justice.

www.canr.msu.edu/redlining



Lansing

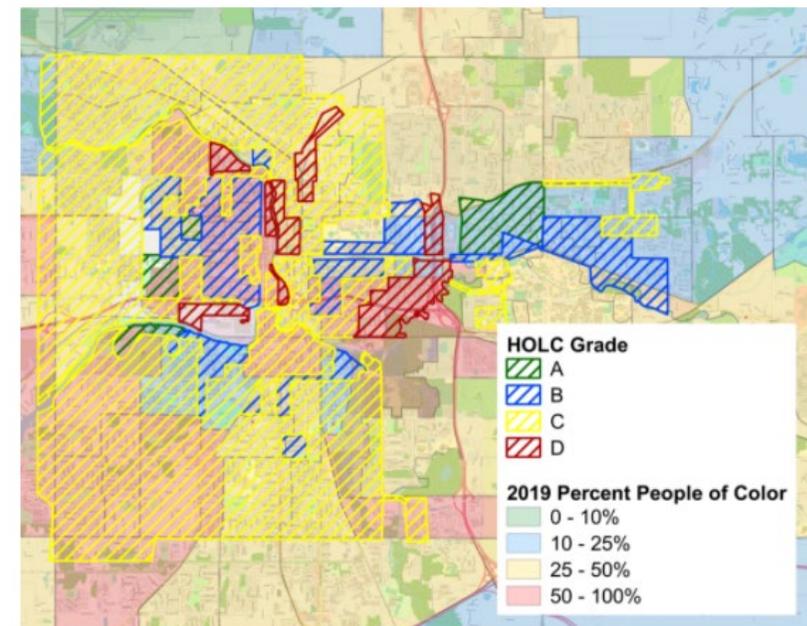
The federal government redlined Lansing in 1934. Consistent with the requirements of the government *Underwriting Manual*, the redlining specifically targeted residents of color, deeming their neighborhoods as “hazardous” to investment because they had residents of color or were even near residents of color. The original redlining map is below. We also have a map overlaying the original HOLC boundaries on 2019 segregation, which starkly show the continued effects of these racist practices.



Historical HOLC Redlining Map for Lansing, Michigan (Nelson et al. 2020).

The Legacy of Redlining in Lansing

We overlay the historical HOLC “redlining” map on present-day demographic data to show the persistence and continued relevance of these racist policies on present-day segregation. We mirror the racist HOLC color gradation to help visualize the continued segregation, as a lasting impact of redlining.



HOLC Grades overlaid on the people of color populations by 2019 Census Tract in Lansing, Michigan (Manson et al. 2021 and Nelson et al. 2020). Percent people of color are calculated for U.S. Census tracts as percent not “White non-Hispanic,” using the 2019 American Community Survey.

Higher segregation is associated with lower incomes, lower educational attainment, more crime, worse health outcomes, and higher inequality. But segregation is not the only lasting impact of redlining in Michigan Cities, or in Lansing. Researchers have shown that redlining also directly reduced many of these outcomes.



Attainable Housing Programs

- Using the white paper to inform Extension housing programs



Join Us for
**OPENING DOORS TO
ATTAINABLE HOUSING**

A 1-hour housing program

MICHIGAN STATE UNIVERSITY | Extension

(1 hour)



Join Us for
**EXCLUSIVE TO INCLUSIVE:
THE EVOLVING SINGLE-
FAMILY ZONE**

A 90-minute housing program

MICHIGAN STATE UNIVERSITY | Extension

(1.5 hour)



Join Us Online
**BUILDING A FOUNDATION
FOR ATTAINABLE HOUSING
IN YOUR COMMUNITY**

January 2022: Two sessions, day or evening options

<https://events.anr.msu.edu/BuildingaFoundation/>

MICHIGAN STATE UNIVERSITY | Extension

(4 hour)



Scenario Based Activities

- Bringing Spartyville from MSU Extension's Citizen Planner to our housing programs
 - Scenario based activities that build participant skills and confidence in the topic
- Two new activities focused on housing
 - Planning for Housing: Setting the goals
 - Zoning for Missing Middle Housing: Applying the plan to zoning

1

SPARTYVILLE

Planning for Housing: *setting the goals*

Objective: Apply knowledge learned in the presentation related to demographic, economic, and housing data to describe the housing situation in Spartyville and draft recommendations for the Spartyville Housing Task Force.

Introduction:

Spartyville, like much of Michigan and the country, has been experiencing what seems to be a red-hot housing market. Would-be residents of Spartyville have complained about not being able to find anything in their price range and current residents are beginning to worry that they will be priced out of their community. It is a very complex issue with many stakeholders, so the Planning Commission decided to establish a task force to study their housing need and supply in Spartyville, and draft recommendations and goals around housing.

The Spartyville Affordable Housing Task Force immediately set to work on their task. They organized several community engagement sessions and presentations from various experts to help understand the housing situation in Spartyville and inform their recommendations. Spartyville staff presented a detailed analysis of the current demographics and housing stock in Spartyville using local records and public data. Senior residents were aging in place and the number of 20-35-year-olds was increasing. The school superintendent looked this up with school enrollment data that has been slowly increasing, but they have noticed smaller family sizes.

The Task Force even partnered with MSDHA to have housing assessments done. Those found that the average price of a home had increased 28% in the last year. They also revealed that demand was exceeding supply among all categories of homes in Spartyville. The gap in supply and demand was lowest for detached single family homes, but still present.

The local United Way gave a presentation about affordability in the area that showed that even though the regional economy has been improving, an increasing percentage of people in the county are still having trouble making ends meet, especially if they worked in Spartyville's service sector. They also shared stories of families who had to move out of town for more affordable rent.

Previous discussion and community engagement identified three neighborhoods with potential for more housing diversity and/or stock (see Table 1). These three neighborhoods are all places current residents identified as great places to live and the Master Plan calls for maintaining their residential character.

Directions:

As a member of the Affordable Housing Task Force, it is time to recommend housing goals to the Planning Commission. After rereading the narrative (above) and the table describing three neighborhoods in Spartyville (on reverse), answer the questions on page 2, including your own SMART goal recommendations.

S.M.A.R.T.

S=Specific
M=Measurable
A=Achievable
R=Realistic
T=Time-Bound

2

SPARTYVILLE

Zoning for Missing Middle Housing: *applying the plan to zoning*

Introduction:

The Spartyville Planning Commission has followed the advice of the Housing Task Force and incorporated new goals into the Master Plan about six months ago. The Commission recently started working to amend the zoning ordinance to allow for Missing Middle Housing in The Flowerpot, East End, and Spartyville Heights neighborhoods.

A rumor is spreading in a few neighborhoods that a tiny house or an apartment building could be built next door. A concerned group of residents circulated a petition against any housing types other than a single-family residence in the R-1 zoning district and presented it to the Planning Commission.

The Planning Commission worked hard to address housing issues in the Master Plan and they don't want to see it go to waste! The Planning Commission and Housing Task Force engaged the public before the plan was adopted, so where is this concern coming from? One planning commissioner thinks that if they could show pictures of attractive missing middle housing types and stick to the facts their troubles would go away. Another member is quietly unsure about any change in housing types—all of her neighbors signed the petition.

Directions: As a member of Spartyville's Planning Commission, consider the recommended neighborhoods for Missing Middle Housing from the last exercise. Review the current zoning district purpose and intent (Table 1) and specific zoning regulations (Table 2) to answer the questions on page 3.

TABLE 1: Zoning Districts- Purpose and Intent

R-1 District (Water/Sewer)	The purpose of the Residential District (R-1) is to encourage the construction of, and the continued use of the land for single-family dwellings. To discourage business, commercial, or industrial use of the land, and to prohibit any other use that substantially interferes with development or continuation of single-family dwellings.
R-2 District (Water/Sewer) THE FLOWERPOT	The intent of this Neighborhood Residential (R-2) district is to encourage a suitable environment for families with children. To this end, uses are primarily limited to single-family dwellings, together with certain other uses such as schools, parks, and playgrounds, which provide a neighborhood environment. Incompatible commercial and other uses are prohibited.
RR District (Well/Septic) EAST END	The specific intent of the Rural Residential (RR) District is to provide open land area for orderly residential growth; to permit continued hobby agricultural use and residential activities of a rural character in areas that are presently without public water and sewerage facilities.
Neighborhood Business District (Water/Sewer) SPARTYVILLE HEIGHTS	The intent of the Neighborhood Business District (NBD) is to provide for the use, expansion, and improvement of the older small neighborhood business areas. While not currently used strictly for neighborhood use, some buildings in these districts may be used for limited retail or commercial that generate low volume vehicular traffic.



Additional Resources

- MSU Extension Housing Checklists
 - Planning for Housing
 - Implementation for Housing
- Additional housing Resources Handout
 - Annotated list of resources for communities
- Website Articles
 - [Community discussions around housing: Explaining common key terms](#)
 - [MSU Extension develops online resource, programs addressing historical redlining of Michigan cities](#)

Planning for Housing Checklist

This checklist is meant as a guide to help you and your community assess where you currently stand in your efforts to plan for housing. Not every item on the checklist will be appropriate for every community. This checklist is meant to serve as a starting point for local conversations about successes and opportunities related to meeting your housing goals.

Public Engagement	NO	YES	NOT SURE
Our community has...			
Formed a local group (committee, task force, etc.) to advance housing goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Created a public participation plan ¹	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used a variety of community engagement tools (list tools)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Included the following groups in engagement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employers (both large and small), economic developers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Families (Were they representative of your community?)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Residents (Were they representative of your community?)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nonprofits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other local units of government, schools, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Developers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Landowners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹ The Public Participation Plan Strategy guide was developed by MEDC to help communities create and implement a public participation plan.

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Housing Implementation Checklist

This checklist is meant as a guide to help your community assess where you currently stand with efforts to implement changes to advance attainable housing. Not every item on the checklist will be appropriate for every community. This checklist is meant to serve as a starting point for local conversations about identifying barriers and creating more opportunities to meet housing goals.

Zoning Plan (within the Master Plan)	No	YES	NOT SURE
Our community has...			
Adopted strategic housing policy recommendations within the Zoning Plan (in the Master Plan) that align with the Plan's goals.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Specified policy recommendations in the Zoning Plan that will enable desired housing products/types identified within future land use classifications and the future land use map.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Article: A zoning plan is a required part of master plans in Michigan. <https://www.cnr.msu.edu/news/changes-to-michigan-law-result-in-clearer-understanding-of-the-zoning-plan>

Resource: Check List #1: Adoption of a Plan Amendment. <https://www.cnr.msu.edu/resources/check-list-1-adoption-of-a-plan-amendment>

Resource: Michigan Zoning Guidebook: For Citizens and Local Officials, 3rd Edition (MSU Extension), order by following these instructions: <https://www.cnr.msu.edu/resources/michigan-zoning-guidebook-for-citizens-and-local-officials-3rd-edition>

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Additional Housing Resources

This list of additional resources related to housing is meant to help you and your community continue your education as you build a foundation for attainable housing in your community.

RESOURCE	NOTES	LINK
Statewide Housing Plan (MSHDA)	The Michigan State Housing Development Authority (MSHDA) is creating a statewide housing plan for Michigan. Outreach and engagement was done in 2020 and 2021 with the full plan coming soon.	https://www.mshda.org/mi/dal/4643744-2021-02131...
Rural Housing Readiness Assessment (Iowa State University Extension)	This housing checklist from Iowa State University inspired the version MSU Extension created. Great tool for rural communities to explore. (Note: This resource was developed for use in Iowa and certain references to Iowa state statutes that are not applicable in Michigan.)	https://www.extension.iastate.edu/commdev/rural-housing-readiness-assessment/
Housing Ready Checklist (Housing North)	Another version of a checklist to gauge where your community is in terms of housing readiness. This tool was developed by Housing North, a nonprofit working on housing solutions in Northern Michigan.	https://www5028-delta-4191-2106x1236f-files.com/obj/ef9b7c7832c1e1246806d1113041313a6.pdf
Michigan Spatial Mismatch Tool (MSU)	This interactive online mapping tool allows user to "map and visualize spatial mismatches between housing and employment opportunities in the state of Michigan." Several useful tutorials videos are available to help get you started.	http://2montool.sps.msu.edu/
Housing Market Conditions Across America's Cities (National League of Cities)	The National League of Cities conducted an analysis of the housing markets of all the medium and large cities in the United States. From this they identified six types of housing markets and provide potential solutions for each type of market.	https://www.nlc.org/resources/markets-conditions-across-americas-cities/

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