
Housing Affordability & Accessibility

— Open Forum —
May 2, 2019

Who's in the Room?

Our Subcommittee:

- Renters, Homeowners, Business Owners, Landlords, Person experiencing homelessness
- Members of Human Relations, Planning, Sustainability, and Housing Commissions
- Representatives from Avalon Housing, Ann Arbor Center for Independent Living, DAY, EMU, and Ozone House

Our Audience:

- Wards?
- Age (under 24, over 65)?
- Concerned about accessibility for own home?
- African-American?
- Male?

Our Process and Timeline

- **Initial Research** - We took a deep, Ypsi-focused, dive into the data on housing, and identified gaps in the information (**summer 2018**)
- **Survey & Interviews** - We developed and conducted online and papers surveys and interviewed landlords. We began preparation for this Open Forum. (**fall and winter 2018-19**)
- **Synthesis & Additional Public Input** - We compiled data from surveys and interviews and synthesized this data with previous findings. We matched our list of strategies and solutions with needs we see through this process. (**winter 2019 to present**)

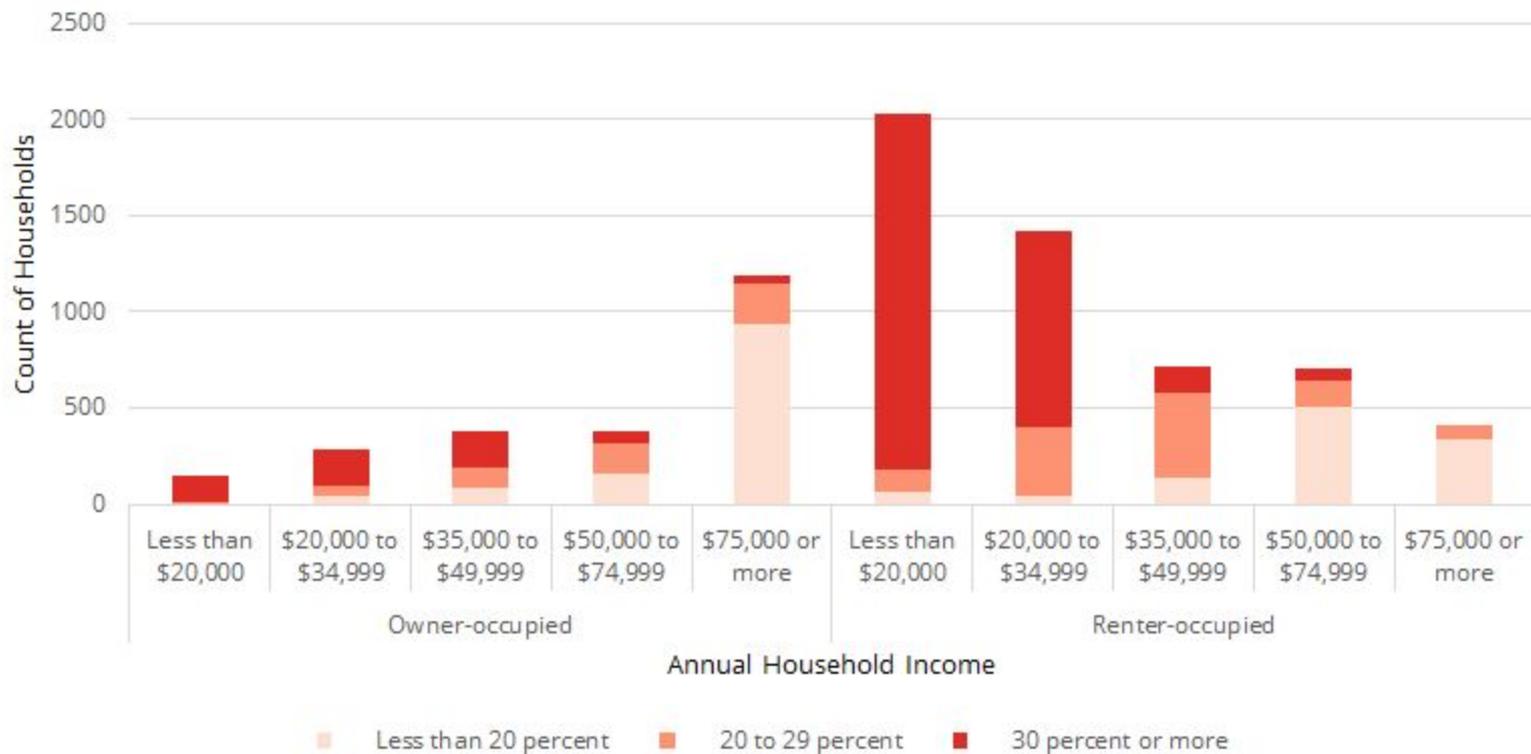
What We Mean By Housing Affordability

- Affordability: whether you can afford your housing
 - **30% standard:** a home is *affordable* when the residents of that home do not need to pay more than 30% of their income to cover housing costs.
 - Housing and housing-related expenses:
 - Rent or mortgage
 - Property taxes
 - Insurance, utilities, repairs, etc.
-

Housing Affordability Continued

- **Cost-burdened:** when you pay too much for housing, technically speaking, when you spend more than 30% of your income on rent
- **Half of all households in the City of Ypsilanti are cost burdened. This includes both homeowners and renters.**
 - 27% of owner-occupied households are cost burdened
 - Most owner-occupied households making less than \$50,000 are cost burdened, particularly at the lower income levels. About half of owner-occupied households in Ypsi make \$50k or less.
 - 59% of renter-occupied households are cost burdened
 - Roughly 70% of households in Ypsi are renter households

Percent of Annual Income Paid Towards Housing for Renter and Homeowner Households



What We Mean By Housing Accessibility

- Accessibility: whether the design and features of your housing accommodate the needs of people in your home (“accessibility in the ADA sense”)
 - if you are elderly, disabled, or need particular physical and other accommodations
 - wheelchair access, no-step entry, mobility assistance, and assistance with daily tasks & self care (ex: cooking, bathing)
 - household space that is adapted to your physical, sensory, cognitive, and other needs

Housing Accessibility Continued

Nearly 1 in 5 people have a disability in the U.S., Census Bureau reports 19 percent of the population had a disability in 2010, according to a broad definition of disability

By this broad definition, 32% of Ypsilanti residents had a disability according to the 2000 census

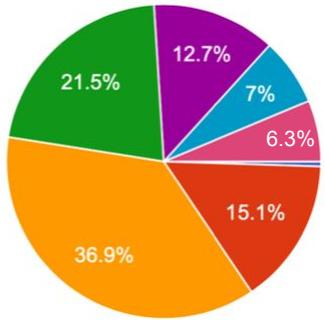
City of Ypsilanti 2012-2016 census statistics report 6.7% of persons under age 65 have a disability, or approximately 1400 disabled persons (auditory, visual, cognitive, ambulatory impairments)

We Learned...

- Housing prices are increasing quickly.
- Measures for housing affordability and accessibility don't reflect the needs of current Ypsilanti residents.
- Ypsilanti's old housing stock poses threats to health, safety, and accessibility.
- Ypsilanti does not have a lot of land available to build new housing and the zoning code puts constraints on what kind of housing we can build and where.
- Current and past policies contribute to our affordability and accessibility challenges.

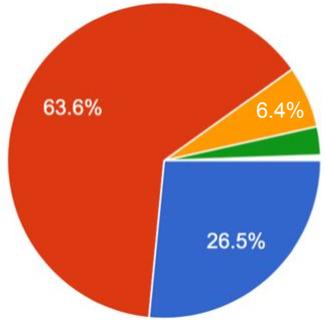
Survey Data and Limitations

Demographics, Representation,
Needs, and Trends



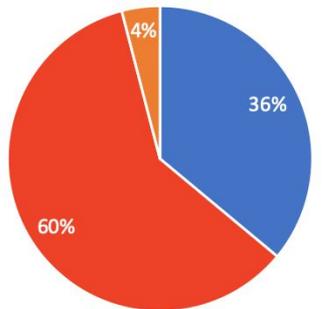
Age

- 17 years or under
- 18-24 years
- 25-34
- 35-44
- 45-54
- 55-64
- 65 or over



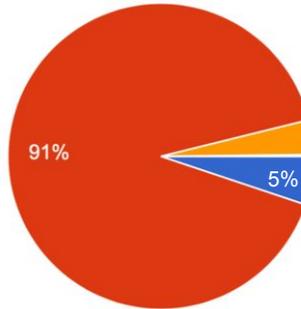
Gender

- Male
- Female
- Nonbinary
- Prefer not to say
- male
- Trans man
- transgender



LBGQT household member?

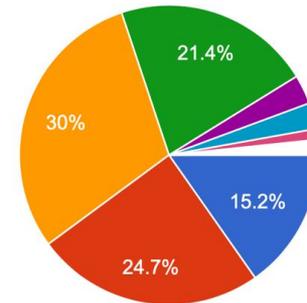
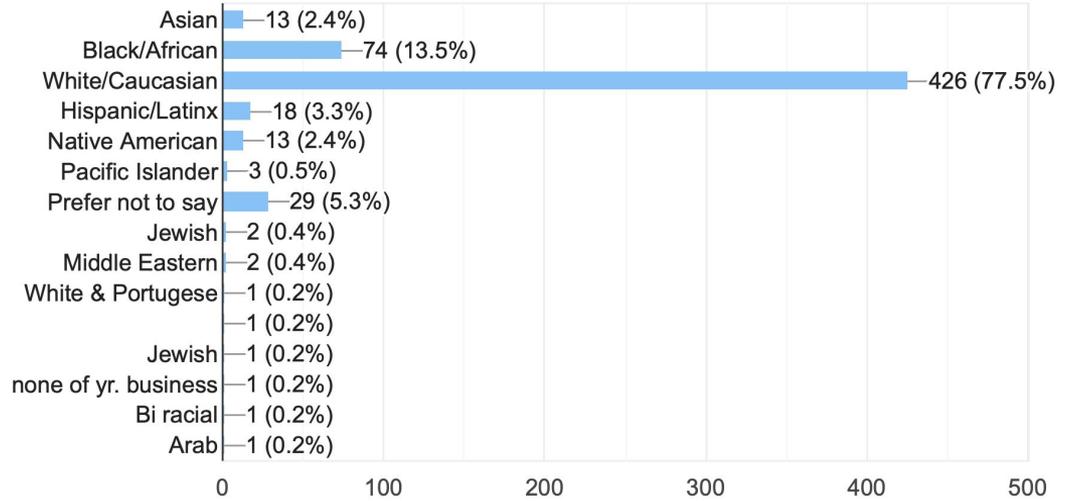
- Yes
- No
- Prefer not to say



Transgender?

- Yes
- No
- Prefer not to say

Race / ethnicity



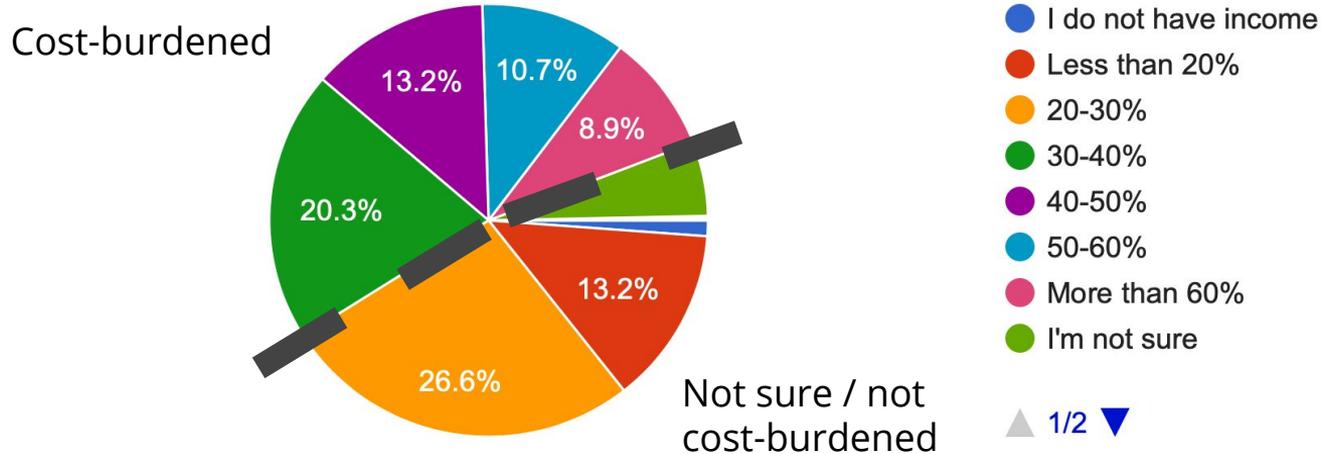
Place of residence

- Ward 1
- Ward 2
- Ward 3
- Ypsilanti Township
- Pittsfield Township
- Superior Township

The Survey Data on Affordability

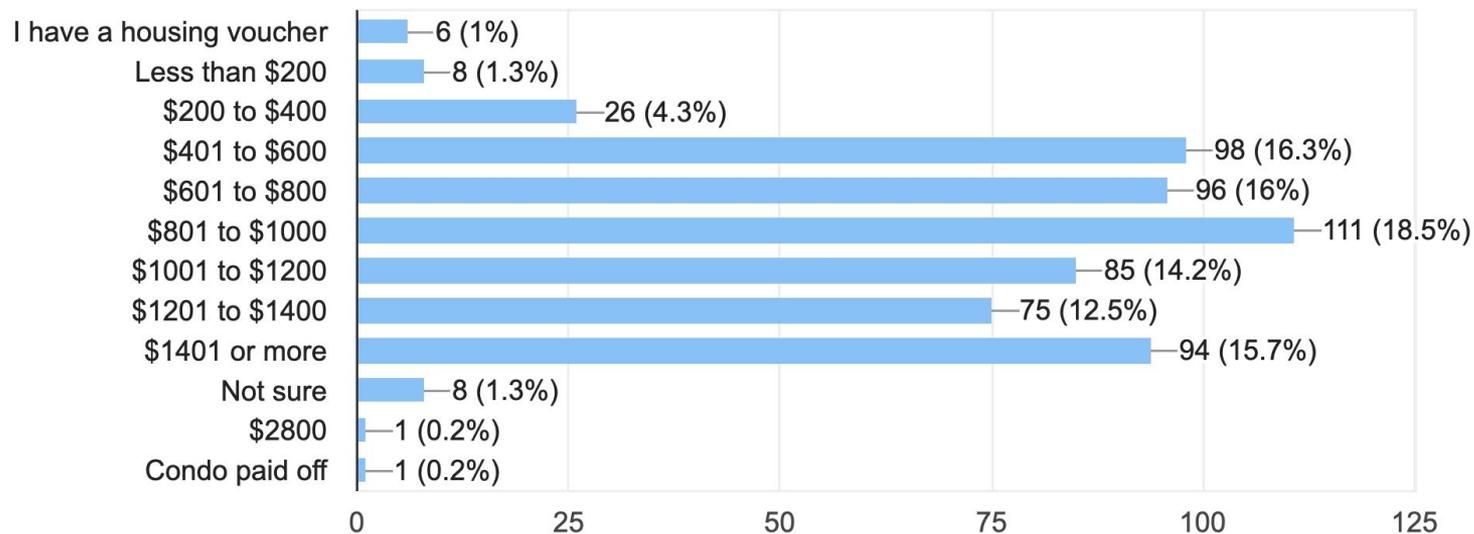
Approximately what share of your gross (pre-tax) monthly income do you spend on the above housing-related costs?

597 responses



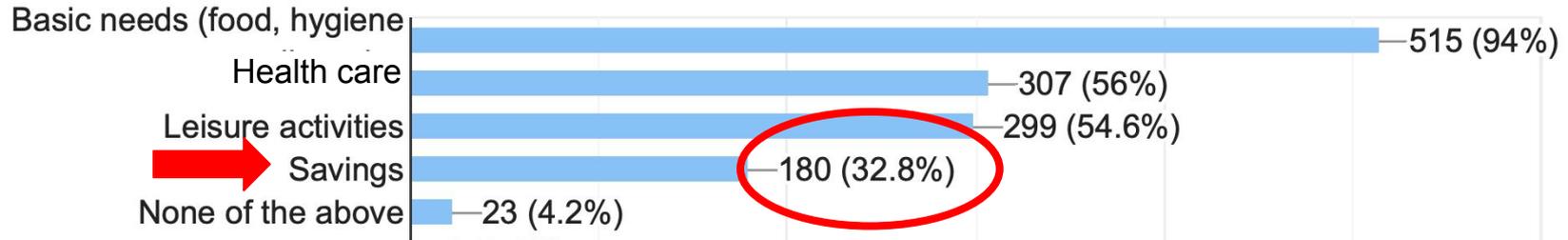
On average, how much do you spend on housing-related costs each month?

600 responses



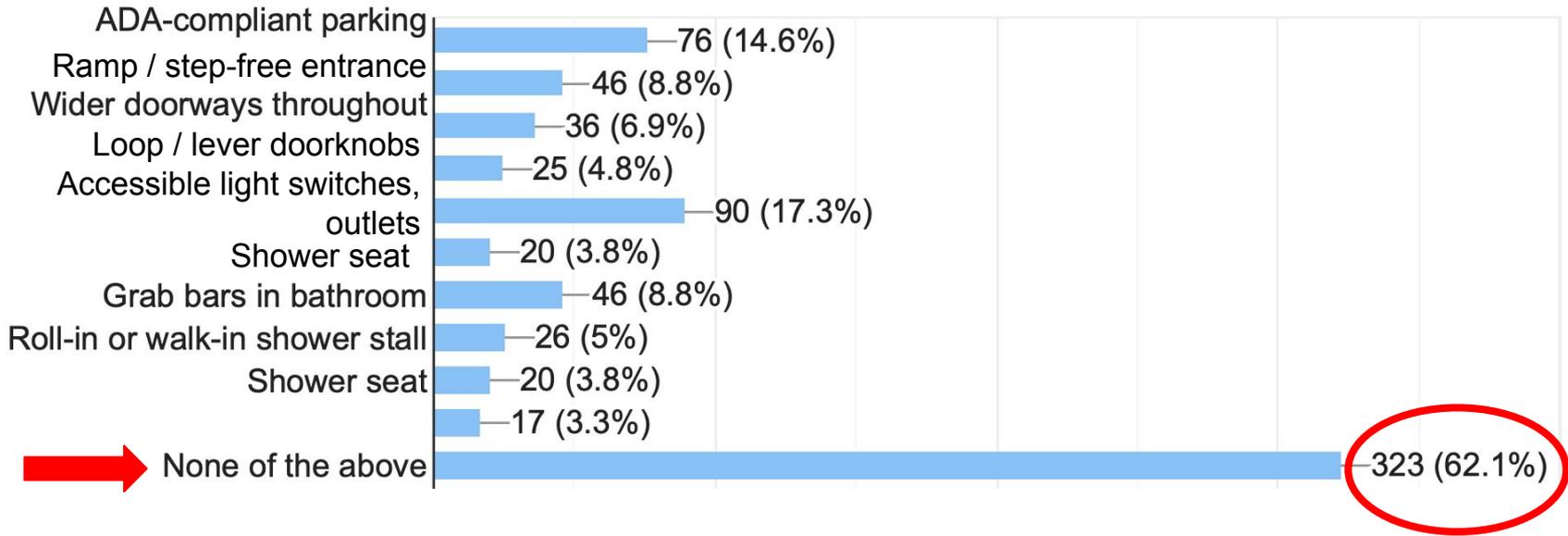
After paying your monthly housing costs, which of the following are you able to afford:

548 responses



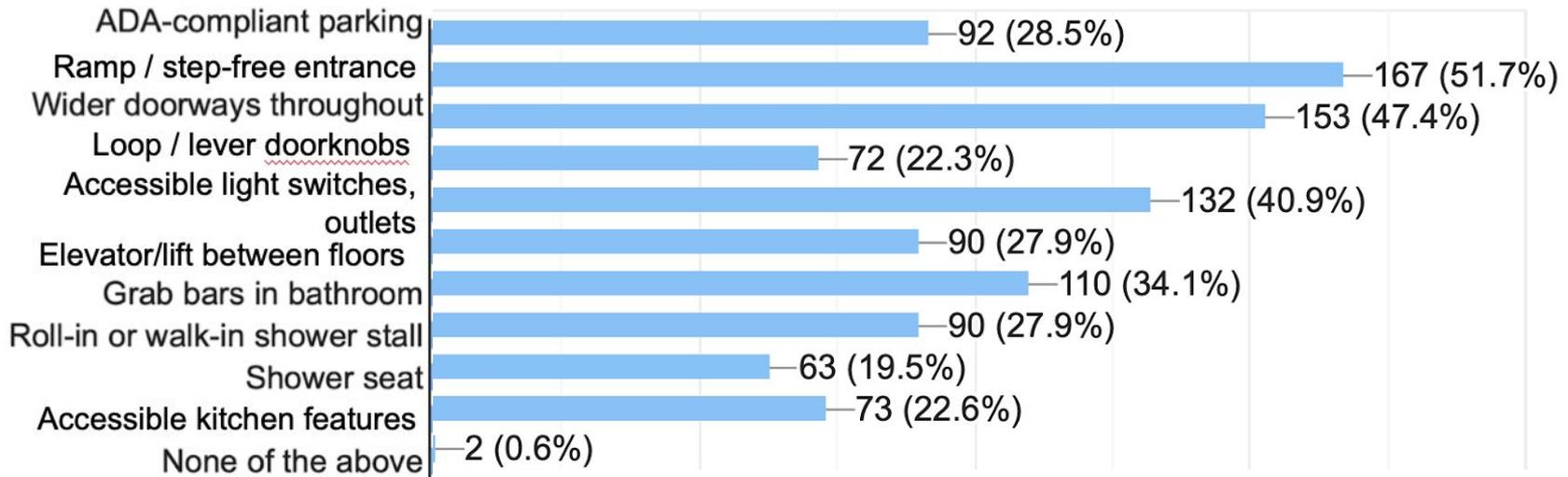
Which of the following features does your current or most recent home have to make it accessible to people with a disability?

520 responses



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

323 responses



Potential Strategies & Solutions

Different Arenas for Policy,
Advocacy, and Action

- Regulatory fixes/Renter rights
 - Zoning and Land Use
 - Universal Design/Visitability Policy
 - Community Land Trust
 - Public Lands
 - Need-based Assistance
 - Supporting other communities' efforts
-

To be responsive, housing policy must be inclusive of the needs of people in a wide range of circumstances.

People who've lost their homes to mortgage or tax foreclosure

Senior renters

Prospective homeowners

People lacking generational wealth

People who are caring for (or receiving care) from a loved one

Renters living in housing that needs upgrades and repairs

People who are unemployed

Renters who desire to own or build equity

People who want to have a place of their own/live alone/live with partner

People with disabilities and who need special accommodations in housing

Homeless and housing insecure children, youth, adults, and seniors

Financially constrained homeowners who need to make repairs, accessibility upgrades, other home updates.

Senior homeowners

Households with children

People on limited and fixed incomes

Low-income renters

Renters who desire to remain renters

People facing rent increases

People with criminal records

Shorter-term renters

Students

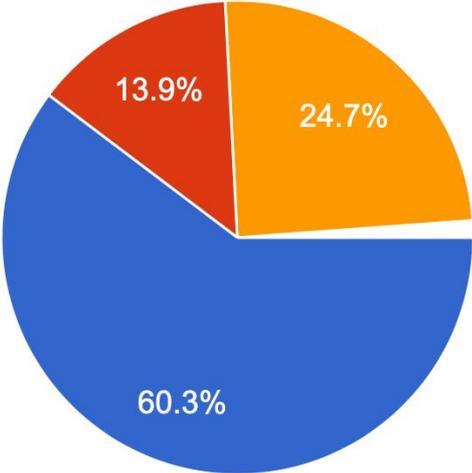
Who would you add?

Legislative, policy & market context

- **Federal** (*Urban Institute, 2017*):
 - The proportion of low-income households receiving federal housing assistance has dropped notably since 2005, and the housing assistance gap will continue to worsen
 - The types of beneficiaries served by HUD programs are shifting away from families with children and toward the elderly and disabled
- **State** (*Michigan League for Public Policy, 2018*):
 - Michigan law prohibits local units of government from adopting rent control policies, including mandatory inclusionary zoning
 - Michigan's Housing Trust Fund that has received only two rounds of one-time, limited funding (the last was in 2012)
- **Local** (*Trulia.com*):
 - Median rent in Ann Arbor for April 2019 was \$2200/month, 10% higher than the same period last year

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

604 responses



- Yes
- No
- Not sure
- if I could afford it, but probably will n...
- I would prefer Ann Arbor but Ypsila...
- Can't with the taxes
- If I stay I plan to buy a house, if not...
- I would love to stay in Ypsilanti, but...

Regulatory fixes/Renter rights

- Tenant right of first refusal
- Build better public awareness around current renter protections and services
 - Source of income protections
 - Non-discrimination ordinance
 - Access to renter rights info & legal aid
 - Tenants rights in Michigan

Public Lands for Public Good

- Public lands available within the city may be used to develop affordable housing units to avoid the high costs of market-rate properties
 - Including, but not limited to, Water Street and 220 N. Park
 - Public campaigns for public lands being used for public goods like housing
- Partnering with nonprofits
- Affordable live-work spaces for creatives/artists

Zoning and Land Use

- Ease restrictions to allow for tiny houses and accessory dwelling units
- Expand the number of non-related persons allowed to reside together in a single dwelling unit
- Prioritize public participation AND equity when updating the zoning code to reflect changing needs

Universal Design/Visitability Policies

- Universal Design (UD) is a strategy for making environments (including homes) welcoming and usable to the most diverse range of people possible. Its key principles are simplicity, flexibility, and efficiency
- Visitability policies, like the one adopted by Austin, TX, incentivize or require inclusion of accessibility features such as no-step entrances, 36" doorways, and main-floor bathrooms in homes

Need-based Assistance

- Explore, promote, and expand down-payment assistance programs
- Home rehabilitation for accessibility
- Home health & safety updates
- Energy efficiency/weatherization
- Expand supportive housing and emergency shelter options

Community Land Trust

- Community land trusts are membership-based non-profits that acquire and/or develop land and sell the structures on the land to maintain permanent affordable housing and prevent displacement in appreciating markets
- Examples: Boston, New Orleans, Durham, NC, Orange County, NC, Atlanta, Pittsburgh

Supporting other communities' efforts

- Housing affordability in Ypsilanti is influenced by affordability in the surrounding region
- Advocating for Ann Arbor and other communities to increase affordable housing options could help relieve price pressures in Ypsilanti
- Collaboration with county initiatives (Washtenaw Urban County, One Community Racial Equity initiative, Affirmatively Furthering Fair Housing) will be important to achieving and sustaining results

Wrap Up

- Thank you
- Input on findings, solutions (framing): what was missing?
- Next steps (Our next committee meeting, Planning Commission, City Council)
 - More of this information will be presented but in other venues; come by if you are so moved