


MICHIGAN STATE  
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Extension

Building a Foundation for  
Attainable Housing



In partnership with Kalamazoo County Housing Department and  
Planning & Development Department

Kalamazoo Expo Center  
October 20, 2023  
8:30am - 11:30am



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Michigan State University occupies the ancestral, traditional and contemporary lands of the Anishinaabeg – Three Fires Confederacy of Ojibwe, Odawa and Potawatomi peoples. In particular, the University resides on land ceded in the 1819 Treaty of Saginaw. We recognize Michigan's 12 federally recognized Native Nations, historic Indigenous communities in Michigan, Indigenous individuals and communities who live here now, and those who were forcibly removed from their homelands. In offering this land acknowledgement, we affirm Indigenous sovereignty, history and experiences.



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Presenter

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What We Will Cover

- The Current State of Housing
- Planning for Homes
- Spartylville activity
- Zoning considerations
- Spartylville activity
- Additional resources

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Key terms

- Affordable Housing – Housing that costs less than 30% of a household's income
- Cost Burdened – Term for household that are paying more than 30% of income for housing costs
  - Severely cost burdened - Term for household that are paying more than 50% of income for housing costs
- Shelter Poverty – When a household does not have enough income left to pay for non-housing essentials after paying housing costs



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Key Terms

- Area Median Income (AMI) – The income for a given area that 50% of households fall above and below that amount
  - Section 8 Housing Vouchers - Incomes up to 50% AMI
  - Low Income Housing Tax Credits (LIHTC) – Incomes up to 80% AMI
- Kalamazoo County median household income (2017-2021)
  - \$61,739 (ACS 5-year estimates)

County	Program	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Kalamazoo	EXTREMELY LOW	18200	20800	23400	27750	32470	37190	41910	46630
Kalamazoo	VERY LOW (50% AMI)	30350	34650	39000	43300	46800	50250	53700	57200
Kalamazoo	LOW (80% AMI)	48500	55400	62350	69250	74800	80350	85900	91450

MSDHA Income Limits, effective May 1, 2022



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Pricing/Affordability - Owners

- About 20% of Michigan owner-households are cost burdened
  - Means about 1 in 5 homeowners
  - Rates are higher for mortgaged versus non-mortgaged households
- Homeownership is increasingly out of reach
  - Home prices have been increasing
  - Stagnant wage growth, job growth clustered in low wage work
  - Increased debt load among potential buyers

(MSHDA 2019a)



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### Pricing/Affordable - Renters

- About 45% of Michigan renter-households are cost burdened (1 in 2)
  - ...and about half of those are severely cost-burdened
  - Down from 50%+ levels seen in 2000s & 2010s
- Why?
  - Rising housing costs/rents since the recession
  - Renter incomes not increasing to match

(MSHDA 2019b)

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### Attainable Housing

"[A]ttainable housing is defined as nonsubsidized, for-sale housing that is affordable to households with incomes between 80 and 120 percent of the area median income (AMI)"

Median Home Price vs. Median Household Income

Year	Median Home Price (2017 = 100)	Median Household Income (2017 = 100)
1975	100	100
1980	150	120
1990	250	180
2000	450	250
2010	650	350
2017	800	450

Sources: U.S. Census Bureau; FGLCO

(Ducker et al., 2019, pg 4)

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### The Current State of Housing

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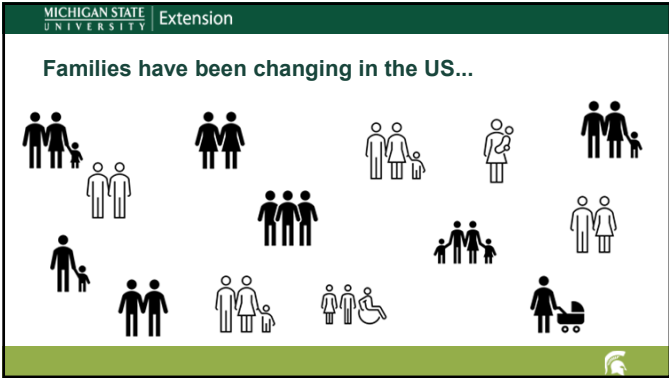
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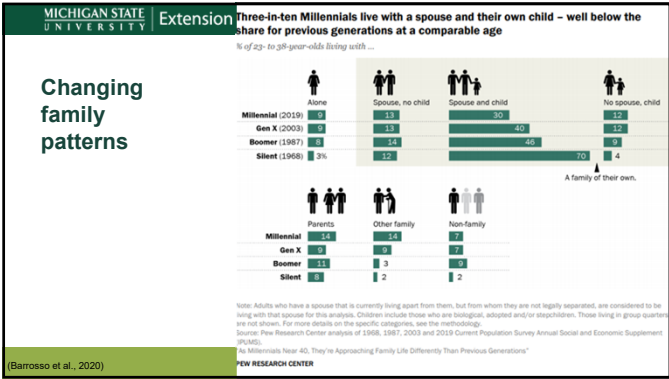
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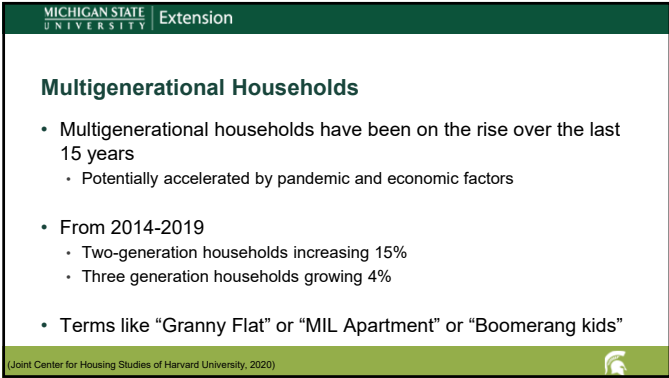
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Changing Michigan Household Patterns, 1990-2020				
	1990	2000	2010	2020*
Total households	3,419,331	3,785,661	3,872,508	3,980,408
Family households (families)	2,439,171	2,575,699	2,554,073	2,526,437
Married-couple family	1,883,143 55.1%	1,947,710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

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

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Changing Michigan Household Patterns, 2013-2018				
	2013	2018		
Total households	3,823,280	3,909,509		
Family households (families)	65.7%	64.3%	↓	
Married-couple family	48.5%	47.4%	↓	
Male householder, no wife present, family	4.4%	4.7%	↑	
Female householder, no husband present, family	12.8%	12.2%	↓	
Nonfamily households	34.3%	35.7%	↑	
Householder living alone	28.7%	29.3%	↑	
65 years and over	10.5%	11.6%	↑	

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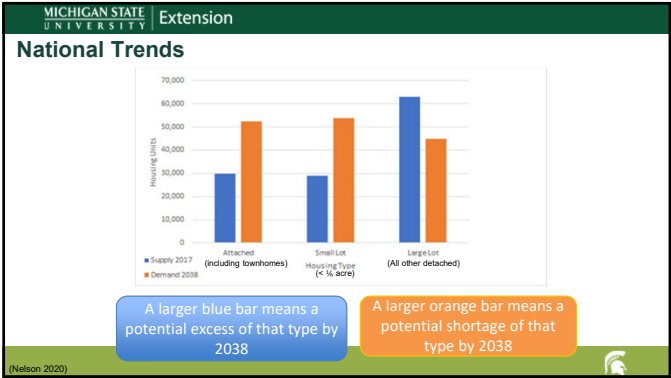
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National Trends, continued...

• The trend over last several decades has been towards larger new construction...


• Often to meet the upper ends of the market, this pushed out construction of smaller homes

• While family sizes have decreased...

• Many homes now have more bedrooms than people

• Limited stock of smaller homes for those who are seeking them, driving prices up

(Joint Center for Housing Studies of Harvard University, 2020)



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The story in Kalamazoo



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Planning for homes



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Labor, Lumber, Land, and Laws

Labor

- Shortage of skilled labor, stemming from great recession

Lumber

- Cost and construction timelines are being inflated by the cost of materials
- Material prices have increase 33% since February 2022

Land

- Availability of land impacts pieces, less land means higher costs
- Is the land available suitable for building?

Laws

- Approval processes can add time and costs for developers
- Influences what types of homes can be built through zoning

(Michigan Association of Planning, 2022)

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Administrative Barriers

- What does the process from proposal to be ready for new residents looks like?
  - Often the bureaucratic and administrative steps are cited as barriers by developers
- Can add time and costs to the process
- Rhode Island has strict deadlines for approving projects that may increase affordable housing and Massachusetts incentivized best practices in streamlining

(Massachusetts Association of Regional Planning Agencies, 2007; National League of Cities, 2019; White House, 2016)

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Reviewing your Development Review

- MEDC's Redevelopment Ready Communities Best Practice #3 – Development Review

*Unnecessary steps or unclear instructions increase time and expenses associated with development. .... Making information on the development review process and resources readily available assists developers of all sizes and experience levels in understanding what they'll need to know as they invest in the community.*

(Michigan Economic Development Corporation, n.d.)

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### RRC Resource Library

Best Practice 3 General Resources	+
3.1   Defined Processes	+
3.2   Point of Contact	+
3.3   Conceptual Review Meetings	+
3.4   Internal Review Procedures	+
3.5   Approval Authority	+
3.6   Fee Schedule	+
3.7   Payment Methods	+
3.8   Access to Information	+
3.9   Project Tracking (Certified Only)	+

Resource Library here: <https://www.mplace.org/programs/redevelopment-ready-communities/rrc-library/>

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### RRC Resource Library

Best Practice 3 General Resources	3.1   Defined Processes
3.1   Defined Processes	<b>CRITERIA</b> <i>The zoning ordinance includes clear steps for major development review processes.</i>
3.2   Point of Contact	<b>WHY</b> Clearly defined development review processes provide predictability for investments big and small.
3.3   Conceptual Review Meetings	<b>RESOURCES</b> In most cases, communities are able to align with this best practice by including major steps of the processes and clearly identifying approval authority in each individual process section of the ordinance. See examples: <ul style="list-style-type: none"><li>• <a href="#">Site Plan Review, Ferndale</a></li><li>• <a href="#">Special Land Use, Traverse City</a></li><li>• <a href="#">Rezoning/Text Amendments, Howell</a></li><li>• <a href="#">Zoning Board of Appeals</a></li></ul>
3.4   Internal Review Procedures	In some ordinances, communities include an administrative section which specifically outlines responsibilities by role: <ul style="list-style-type: none"><li>• <a href="#">Roles &amp; Responsibilities (Chapter 21), Lapeer</a></li></ul>
3.5   Approval Authority	
3.6   Fee Schedule	
3.7   Payment Methods	
3.8   Access to Information	
3.9   Project Tracking (Certified Only)	

Resource Library here: <https://www.mplace.org/programs/redevelopment-ready-communities/rrc-library/>

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### Planning for Homes

- Several states have statutes requiring master plans to have a section on low income or affordable housing
  - Had the greatest compliance (and impact) when paired with regional supports
- Including these goals is associated with a decrease in cost-burdened residents

*Spartaville*

*Master Plan*

Prepared for:  
Spartaville Planning Commission

(Goetz et al 2003; Jun 2017; Ramsey-Musolf 2017 )

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Planners should base decisions about the location and density of housing on a careful analysis of housing needs, proximity to services, workplaces and transportation options

### Planning for Homes

Key considerations:

- Demand (present and future)
- Housing type
- Neighborhood typologies
- Social equity
- Rural-urban transect
- Price

- Proximity to:
  - Transportation systems
  - Schools
  - Jobs
  - Services
  - Sewer/Water
- Your local context

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### Attainable Housing in the Missing Middle

DETACHED SINGLE-FAMILY HOMES   DUPLEX   TRIPLEX   APARTMENT COURT   COURTYARD   BUNGALOW   TOWNHOUSE   MULTIPLEX   LIVE/WORK   MID-RISE

MISSING MIDDLE HOUSING

The kind of housing that all but disappeared when exclusionary single family residential zoning became the norm.

(Parolek, 2020)

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### Missing Middle

- House-scale buildings with multiple units in walkable neighborhoods.
- "Units" can be built to look like a single-family house if desired.
- A middle form and scale between single-family and multi-family buildings.
- Less than 10% of housing units built between 1990 and 2013 were Missing Middle Scale.

MISSING MIDDLE HOUSING

Daniel Parolek

ATTAINABLE HOUSING

(Parolek, 2020)

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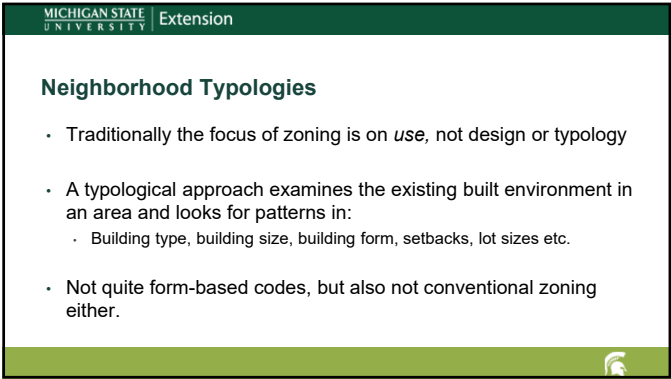
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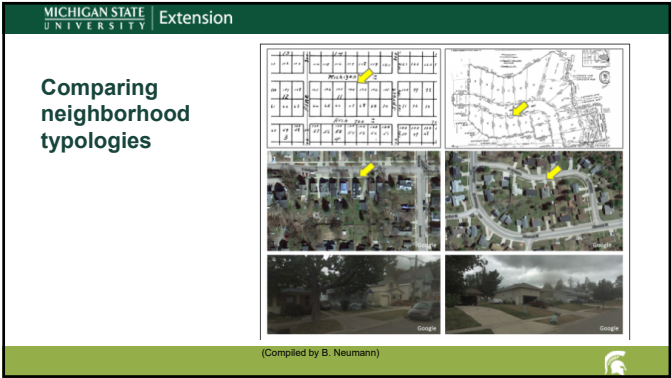
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Typologies



Bungalow Courtyard



Live-Work

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Typologies



Duplex



Triplex



Courtyard Apartment

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Typologies



Townhome



Multi-plex

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Other multi-family

Some of these forms may or may not fit the character of your neighborhoods.





Muskegon, MI

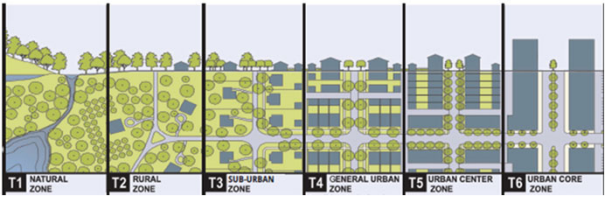
Credit: Mary Reilly

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Housing Along the Transect



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T6- The Urban Core





Courtyard Apartments/Brownstones

photo credit: 2017 CBoca; CNU

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T2-Rural

Context-Sensitive Forms

photo credit: APA

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T2-Rural

Rural Housing Readiness Assessment

Find more information here: <https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment>

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Other Rural Considerations

- Workforce housing - What type of workforce?
  - Service sector, civil service, manufacturing, agriculture
  - Seasonal or year-round?
- Transportation options
  - Is there public transportation? Housing within walking distance of places people want to be?
- Infrastructure
  - Can it support more homes? What would need to change?

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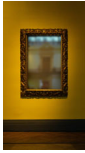
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Understanding YOUR Context

- Each community will have its own unique local situation, so understanding that local context is key
- National and state trends are useful parts of the story, but not the whole story
- Do not assume your community is the same as the state or national average



Share:  
*What makes your community's housing situation unique?*

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Understanding YOUR Context

- Housing markets vary greatly across the state
- Getting local and regional data can help craft local and regional solutions
- HUD categorizes key housing market factors into three areas
  - Economic, demographic, and housing supply



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Economic and Demographic Factors

- Economic
  - Job growth
  - Job types
  - Public transportation
  - Income (Poverty)
- Demographic
  - Population change
  - Age distributions
  - Household structure
  - Education levels
  - Cost burden
  - Preferences

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### Housing Supply Factors

- Make up of current stock
- Breakdown of housing types (single family, multi, etc.)
- Permits for new homes and rental units
- Home sale/pricing
- Quality

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### Statewide Housing Plan Data

- AS part of the MSHDA's Statewide Housing Plan efforts massive data books were created for each region
  - (Kalamazoo is Region J)
- Compiled data on households, housing affordability, quality, vacancy
- Classified markets and provided suggested housing policies

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Galesburg

#### Housing Policy Indicators

	Market	Partnership
Household Count and Growth		
Household Change, 2010 to 2021	2,045	2,376
Household Count, 2021	8,077	312,046

#### Housing Affordability

	Market	Partnership
Home value / partnership income	3.82	—
Median income, 2021	\$74,088	\$74,088
Median income, 2021	\$62,782	\$75,088
Median renter income, 2021	\$58,751	\$68,496
Median home value	\$189,437	\$189,437
Median home value	\$186	\$186
Median gross rent	\$13,296	\$13,296
Income needed for median rent	\$33,840	\$33,840
Income needed for median value	\$66,472	\$66,472
Overhead household	1,383	79,377

#### Housing Quality and Vacancy

	Market	Partnership
"Other" vacancy	363	14,017
Seasonal vacancy	235	2,596
For Sale vacancy	37	2,313
For Rent vacancy	113	5,457
Homes built pre-1940	1,802	66,714
Homes built post-1990	3,204	93,883

Galesburg

#### Housing Costs

	Market	Partnership
Owner Units	2,045	2,376
Renter Units	8,077	312,046

#### Affordability Gap

	Market	Partnership
Monthly Costs: Owners and Renters	\$1,301	\$1,301
Cost-Burdened Households	1,383	79,377

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Planning for Housing - Charlevoix, 2022 Master Plan

GOAL 6: Create housing that meets the needs of all residents, ensuring all are safely and adequately housed.


1) Encourage higher density in appropriate locations

2) Promote infill development

3) Preserve and create ne dedicated affordable housing



(City of Charlevoix, 2022)



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Planning for Housing – Texas Charter Twp 2020 Master Plan

- Goal 2: "Maintain the Township's regional position as a community that provides safe, attractive, and vibrant neighborhoods that can accommodate resident's at all stages of life"
  - 2.1: "Support a system of organized land uses to provide greater housing choices, where new and redeveloped areas respect existing neighborhoods."
  - 2.2: "Encourage residential developments that are needed by persons of all ages, incomes, and household sizes."
  - 2.3: "Encourage diverse types of housing within areas where envisioned densities are consistent with non-single family housing types."

(Texas Charter Township, 2020)



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Planning for Housing – Climax Twp 2016 Master Plan

- "Low Density Residential GOAL: To support the opportunity for residential development throughout the Township, wit the rural areas supporting larger parcels through land division and the area abutting or within the Village areas providing for smaller parcels through land division, lots through subdivision or building sites through condominium development."
- "Medium/High Density Residential GOAL: To only support more intensive residential development where such development could potentially be served by public utility systems, should such systems be extended into the Township. This would include the mobile home park area just west of the Village of Climax or the area abutting the elementary school within the (unincorporated) Village of Scotts."

(Climax Township, 2016)



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### Spartyville 1 – Planning for housing

The Spartyville Planning Commission is in the middle of their own housing issues and has established a housing task force to provide recommendations.

Read through the scenario and work through the discussion questions as a group.

Time: 20 minutes

SPARTYVILLE

1

Planning for housing: setting the goals

Scenario: Spartyville is a small town in Kalamazoo County, Michigan. The town has a population of 1,000 and is currently experiencing a housing shortage. The town's planning commission has established a housing task force to provide recommendations. The task force has identified the following goals for the town's housing future:

1. Increase the number of affordable housing units in the town.

2. Encourage the development of new housing types, such as townhomes and duplexes.

3. Improve the town's infrastructure to support a mix of housing uses.

4. Work with the state and federal government to secure funding for affordable housing development.

5. Encourage the development of a strong local economy to create jobs and increase the town's tax base.

6. Work with the private sector to develop innovative financing mechanisms for affordable housing development.

7. Encourage the development of a strong sense of community and neighborhood pride.

8. Work with the town's residents to develop a shared vision for the town's future.

9. Encourage the development of a strong local government that is responsive to the needs of the community.

10. Work with the town's business leaders to develop a strong local economy that can support a mix of housing uses.

11. Encourage the development of a strong local culture and identity.

12. Work with the town's residents to develop a strong sense of civic responsibility and participation in the town's affairs.

13. Encourage the development of a strong local infrastructure that can support a mix of housing uses.

14. Work with the town's business leaders to develop a strong local economy that can support a mix of housing uses.

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### Principal Residence Exemption (PRE)

Population estimate	2,237	1,064	149
Dwelling Units	1,065	485	182
Principal Residence Exemptions	745 (70%)	422 (87%)	171 (94%)
Number of Du, Tri-, or Quadplexes	191	49	0

- A term used in assessing (taxation)
- Identifies owner occupied units
- Data is locally available

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### SMART Goal

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

- Example 1: Within \_\_\_\_ years of Master Plan adoption, the Planning Commission will recommend zoning ordinance amendments addressing \_\_\_\_\_ within \_\_\_\_\_ (land use classification, neighborhoods, etc.)
- Example 2: (NOT SMART): Spartyville will have more affordable housing.

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Spartlyville Heights

The Flowerpot

East End

Questions:

1. How would you characterize the housing situation in Spartlyville?

2. Does the data justify a need for missing middle housing in Spartlyville? Why?

3. Which of the neighborhoods presented should be considered for a greater variety of housing types? How did you make this decision?

4. Provide two SMART housing goals that the Housing Task Force should recommend to the Planning Commission.

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Planning for Housing Checklist

• Use the provided planning for housing checklist to take stock of your local situation

• Follow up on those you marked “Not sure”

• Is it time to consider those that you marked “No”?

Planning for Housing Checklist

Public Engagement

Our community has:

Formed a local group (committee, task force, etc.) to address housing goals

Created a public participation plan?

Used a variety of community engagement tools (see table)

Involved the following groups in engagement

Residents (both large and small, diverse demographics)

Business (does this representation of your community?)

Residents (does this representation of your community?)

Nonprofits

Other local units of government, schools, etc.

Developers

Landowners

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Zoning Considerations

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### Planning & Zoning

- The plan must provide clear, well-supported vision and policies to support changes to zoning regulation.
  - Infrastructure, employment trends, income
  - Existing housing types
  - Demographic changes- household size, age, birth rates, etc.
  - Community engagement- housing solutions and opportunities

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### Planning and zoning are pieces of the puzzle...

- Inclusive zoning incentives
- Supportive housing services and counseling
- Home buyer education and counseling
- Streamline permit review

Home Buyer Education

Keeping Your Home

Foreclosure

Starting Over After Foreclosure

<https://www.canr.msu.edu/mimoneyhealth/contact>

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### Zoning Implementation Techniques

- Focus on the building envelope: width, depth, height
- Adopt smaller minimums: lot size, setbacks, dwelling size
- Allow missing middle housing where it already exists
- Consider a Form-Based Code
- Expand mixed-use zones that allow housing
- Eliminate the exclusive single-family zone
- Reconsider off-street parking requirements
- Allow Accessory Dwelling Units (ADUs)
- Regulate short-term rentals

PARTIAL  
LIST OF  
WHAT  
CAN BE  
DONE

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Focus Regulations on the Building Envelop

Regulate the maximum building envelope (form and scale) rather than number of units (i.e. density)

Instead of defining a maximum number of units in zoning, define a maximum width, depth, and height (i.e. an allowed building envelope)

Allow any number of units >1 within that defined envelope

Diagram illustrating a building envelope with setbacks: REQUIRED REAR YARD SETBACK, REQUIRED SIDE YARD SETBACK, REQUIRED FRONT YARD SETBACK, and STREET. The building is labeled 'STAIR BUILDING'. Source: La Palma, CA.

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Example: Focus on the Building Envelope

Regulations allow a building up to 50 feet wide, 55 feet deep, and two stories tall. Maximum 5,500 square feet

Instead of regulating the number of units – the maximum building size allows a builder to build:

Two 2,750 square foot units,

Four 1,375 square foot units, or

Eight 688 square foot units.

See next slide

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Start with the desired form... (same form,1-8 units)

1 Unit

7.0 du/acre

2 Units

13.9 du/acre

4 Units

27.9 du/acre

8 Units

55.8 du/acre

63

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Carefully Regulate Building Depth and Width

- Otherwise, larger lots will result in larger buildings out of scale with neighboring buildings.
- More units does not have to mean larger buildings.
- Provide more units, with higher densities, within house-scale buildings

A 3D perspective diagram of a house. A vertical blue line on the left is labeled 'Height' with '2.5 Stories max' next to it. A horizontal pink line at the base is labeled 'Width' with '35' max' next to it. A horizontal yellow line at the base is labeled 'Depth' with '65' max' next to it.

Source: Opticos

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Carefully Regulate Height

- Most traditional neighborhoods have heights of 2.5 stories.
- How do you measure height?
  - Highest point will encourage flat roofs vs. midpoint or eave (or parapet)

A photograph of a two-story blue house with white trim and a gabled roof. The house is set on a green lawn with trees in the background.

Marquette; Brad Neumann

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Adopt Smaller Minimums

A photograph of a small, single-story yellow house with a dark roof and a small porch. The house is surrounded by greenery.

Information of New Orleans  
(<https://creativecommons.org/licenses/by-sa/3.0/deed.en>)

A SHOTGUN PRIMER

A collection of nine line drawings of different house styles. The styles are: Gable front, Hipped roof, Jerkinhead roof, Double barrel, Camelback, Extra story, Porch, Decorative 'gingerbread' woodwork, and Elaborated columns.

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### Adopt Smaller Minimums

- **Reduce minimum lot size** and setbacks to allow for infill and denser redevelopment
  - 1 unit redeveloped to 2 or more
- How about establishing a maximum lot size for new subdivisions (plats)?!?

BEFORE

AFTER

Google

Marquette, Brad Neumann

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### Adopt Smaller Minimums

- Be critical of any **minimum lot size** rule much higher than 5,000 sqft
- Large lot sizes - 5,000 sqft lots - are the standard in U.S. post-War II suburbs
- Small lot sizes - 1,600 sqft lots - allow for rowhouses and shotgun houses

Bloomington, IN; Nyttend - Public Domain

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### Adopt Smaller Minimums

- **Reduce minimum setbacks**
  - Even a modest 10' setback drastically reduces the buildable envelope
  - 200' x 400' block subdivided into example 4, 8, and 32 lots
- For side yards, use a smaller one side minimum (e.g. 5') with a larger aggregate minimum (e.g. 13')

Buildable %

72%

64%

16%

(Price 2017)

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### Adopt Smaller Minimums

- **Reduce minimum dwelling size**
  - Housing North recommends 450 sq ft or less
- Or eliminate minimum dwelling size
- Reduce, or eliminate, minimum single-family structure width
  - Reduce to 12' - 18'
- Your minimum dwelling size sets the price floor for new housing

**Dwelling Unit** - One or more rooms ... with bathroom and principal kitchen facilities, designed as a self-contained unit for permanent residential occupancy...  
- City of Marquette

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### Allow Missing Middle Housing Where it Already Exists

- Some neighborhoods have existing:
  - Small lots with smaller setbacks
  - Duplexes and multiplexes (i.e. mansion apartments) here and there
- These might be nonconforming lots, structures, and uses
- Amend zoning so these lots, structures, and uses are conforming

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### Regulate Form

- Concerned about the character of new building types and infill?
  - Adopt a Form-Based Code for residential district(s) too
- Regulate building:
  - Placement
  - Height
  - Frontage – porch/stoop; fenestration
  - Even architectural standards, if desired including roof type

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Form-Based Code

• Allows you to be direct about housing types

• Embed the allowed housing types within new or existing zones

Building Type	Lot Width	Lot Depth
Duplex	40' min, 75' max	100' min
Cottage Court	75' min.; 100' max	100' min
Rowhouse	18' min; 35' max	80' min
Detached House: Compact	30' min 50' max	75' min

Source: Opticos Design Inc.

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Form-Based Code

• To learn more about FBCs, visit the Form-Based Codes Institute:

• <https://formbasedcodes.org/definition/>

• <https://formbasedcodes.org/resources/>

COURSES & WEBINARS

FBC101: Introduction

» [The ABCs of Form-Based Codes](#)

FBC101: Online

» [An online course for self-paced learning](#)

FBC201: Placemaking & Design

» [Learn how to create a form-based code](#)

FBC301: Adoption & Administration

» [An in-depth look at what must happen before and after a form-based code is drafted](#)

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Expand Mixed-Use Zones that Allow Housing

• Allow residential by right on upper floors in commercial districts

• Or commercial in front half of building, residential behind (accessory commercial use)

• Create new live/work districts

4. Residential

3. Residential, office

2. Office

1. Retail, commercial

Downtown Traverse City  
Schindler

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### Expand Choice in the Single-Family Zone

- Amend zoning to allow more than one dwelling unit / lot
  - Allow by right (more effective); or minimally
  - Allow by special land use (less effective)
- In 2019, Minneapolis amended zoning to permit up to 3 units / lot

Single-Family Residential

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General Residential

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### Reconsider Off-Street Parking Requirements

**Parking limits density and adds cost**

- 1 off-street parking space adds 6% to the unit cost
- 2 spaces add 16%
- 3 spaces add 34% compared with no parking.

Increased Per Unit Housing Price Due to Parking Costs

Parking Spaces Per Unit	Urban, Higher Price	Urban, Lower Price	Exurban, Higher Price	Exurban, Lower Price
0	0%	0%	0%	0%
1	6%	6%	6%	6%
2	16%	16%	16%	16%
3	34%	34%	34%	34%

(Litman 2021, p. 13)

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### Reconsider Off-Street Parking Requirements

- Reduce to a minimum of 1 required off-street space per unit, or
- Reduce to 0 in walkable districts with sidewalks, bike lanes, public transit
  - Traverse City is considering eliminating off-street parking requirements in certain neighborhoods
- Replace with market-priced on-street parking

Brad Neumann

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Resources: Reconsidering Off-Street Parking Requirements

• Ending Parking Minimums. Strong Towns.  
<https://www.strongtowns.org/parking/>

• Baldwin Hess, D. & J. Rehler. (2021). Minus Minimums. Journal of the American Planning Association, 87:3, 396-408, DOI: [10.1080/01944363.2020.1864225](https://doi.org/10.1080/01944363.2020.1864225)

• Parking Reform Made Easy. Fall 2013. Richard Wilson. Access Magazine. <https://www.accessmagazine.org/wp-content/uploads/sites/7/2015/10/parking-reform.pdf>

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Allow Accessory Dwelling Units (ADUs)


• By right in all or certain districts

• By SLU in all or certain districts

• Attached or accessory structures


• Consider with off-street parking

Attached - addition




A second, smaller unit can be built as an addition.

Attached - attic or basement



A second, smaller unit would be built into the existing home.

Detached - accessory building



An accessory structure such as a garage or carriage house can be converted into a second unit.

Drawings courtesy of the City of Minneapolis

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ADU Size Examples

	Minimum	Maximum	Notes
Charlevoix	300 sf	650 sf	
Ann Arbor	No stated min.	600 sf or 800 sf	Lot sizes 5,000 to 7199 sf= 600 sf Lot sizes over 7200 sf- 800sf or same size as the ground floor of the main dwelling, whichever is less.
Grand Rapids	400 sf	850sf	Cannot exceed 40% of the gross floor area of the primary structure (it was 25% which was problematic).
Seattle, WA		1,000 sf	*depends on zone/ 650 sf max DADU in low-rise zones for rowhouses and townhouses.

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Kalamazoo ADU Example – Rose Street



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Regulate Short-Term Rentals (STR)


• Know what your intent is for regulating STR

• Know what you are looking to regulate

- Hosted sharing
- Unhosted sharing
- Dedicated vacation rentals

• STRs are a lawful use and cannot be totally excluded where there is a demonstrated need and the use is appropriate

SHORT-TERM RENTALS:  
Part Two



PLANNING & ZONING NEWS

Planning & Zoning News

July and August 2018

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Regulate Short-Term Rentals



Join Us Online

2023 CRITICAL CONVERSATIONS IN TOURISM:  
SHORT-TERM RENTALS

November 9, 2023| 6:30PM - 8:00PM

Cost: \$30 (\$20 for Master Citizen Planners)

<https://events.and.msu.edu/2023CriticalConv/>

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### Reduce administrative barriers

- What does the process from proposal to be ready for new residents looks like?
  - Often the bureaucratic and administrative steps are cited as barriers by developers
  - Can add time and costs to the process
- Rhode Island has strict deadlines for approving projects that may increase affordable housing and Massachusetts incentivized best practices in streamlining

(Massachusetts Association of Regional Planning Agencies, 2007; National League of Cities, 2019a; White House, 2016)

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### Target Zoning Reform

- Market segments looking for smaller and different housing types are not interested in auto-dependent zones
- Identify districts to amend zoning for added density, residential infill, and denser redevelopment with that in mind.

**8D) Downtown Melting Pot**



Series/Profil

College Degree

White/Asian/Pac. Islander

Residential

Medium Density


100-150

1

Residential

1,015,000

**11C) Metro Fusion**



Series/Admits/Profil

HS Diploma Only/GED

White/Black

Residential

High Density


150-200

2

Residential

1,775,000

**8E) Front Porches**



Series/Profil/Admits

HS Diploma Only/GED

White

Residential

Medium Density


100-150

3

Residential

1,065,000

**11D) Set to Impress**



Series/Profil/Admits

College Degree

White/Black

Residential

High Density

150-200

3

Residential

1,775,000

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### Rural Considerations

Rural residential minimum parcel sizes typically too large to meet the needs of the community

- Consider Attainable Housing along with farm/forest land protection techniques such as Sliding scale zoning, Area-based allocations

**Allow for Accessory Housing**

- 2 or more residences allowed on a property
  - Allow ADUs by right or special land use
  - Allow duplexes in certain rural districts by right or SLU



Kurt Schindler

See Rural Housing Readiness Assessment. ISU Extension

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### Rural Considerations

- Adopt inclusive standards for farm worker housing
- Add density adjacent to sewer, water, and transportation options
  - Rezone land to denser residential district – location matters!
  - Adopt new higher-density districts (Don't forget the zoning plan first!)
- Partner with city/village to support higher-density housing
  - Shared service provision; Intermunicipal agreements; 425 agreements; etc.




Photo: Michigan Farm Bureau

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### In summary

- Incrementally increasing the number of units per lot can increase the number of housing units in the community and address housing affordability.
- Higher density does not equate to larger buildings:
  - House-scale buildings can accommodate more units, more housing choice, and lower housing cost.



Duplex - Marquette; Brad Neumann

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### Spartytown 2: Zoning for Missing Middle Housing

The Spartytown Planning Commission is ready to act on some of the recommendations for the housing task force's work, including updates to the zoning ordinance.

Read through the scenario and work through the discussion questions as a group.

Time: 25 minutes



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Questions:

1. Do you agree with the planning commission's decision on which neighborhoods to target?

2. Which zoning tools or amendments to the ordinance could be applied in the selected neighborhood zoning district(s) to support more options for housing?

3. Based on input at public meetings, the Housing Task Force recommended housing options in the R-2 district, but not R-1. What are your thoughts on keeping an exclusively single-family residential district?

4. Some elected officials are quietly worried that reducing minimum dwelling size and width will erode tax base and reduce property values. How might the Planning Commission overcome these concerns as they work through the process?

Sample Zoning Tools:

• Increase residential zoning density

• Eliminate single-family zoning

• Accessory Dwelling Units (ADUs)

• Use Inclusionary zoning

• Include options for Missing Middle Housing (especially where it already exists)

• Focus on the building envelope

• Define max. building width and length

• Adopt smaller lot minimums

• Form-based codes (or aspects of FBC in a conventional zoning ordinance)

• Expand mixed-use zoning that includes housing options

• Reconsider off-street parking

• Regulate Short Term Rentals (STRs)

• Add flexibility for manufactured homes

• Streamline zoning review

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Additional Resources & Considerations

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Framing the Issue

• "Density" is a loaded word with racist and classist beginnings. Use other terms: Missing Middle Housing, house-scale, diversity of housing type, and housing choice

• Photograph and use local examples

• Personalize the conversation with stories of elders wanting to age in place, single parents looking for smaller units, etc.



ADU - Marquette; Brad Neumann

More on framing here: <https://www.frameworksinstitute.org/publication/finding-a-frame-for-affordable-housing/>

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### Funding – MSHDA & MEDC

- MSHDA
  - [MSHDA Investing in Community Housing \(MICH\)](#)
  - [MSHDA MOD \(modular homes\)](#)
  - [Low Income Housing Tax Credits \(LIHTC\)](#) – 9% and 4%
  - [Pass-Through Bond Program](#)

- MEDC
  - [Revitalization and Placemaking \(RAP\)](#)
  - [Community Revitalization Program \(MCRP\)](#)



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### Funding – Tax Incentives

- [Payment in Lieu of Taxes \(PILOT\) for workforce housing](#)
  - Expanding PILOTs to workforce housing (120% AMI)
- [Brownfield Tax Increment Financing \(TIF\)](#)
  - Added reimbursements for activities associated with housing
- [Neighborhood Enterprise Zone \(NEZ\)](#)



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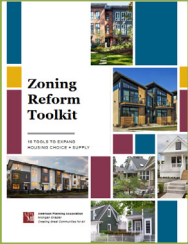
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### Michigan Association of Planning

- In 2022 MAP released this [Zoning Reform Toolkit for Housing Choice and Supply](#)
- 15 reforms for communities to consider





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Land Use Educators

Contact the MSU  
Extension land use  
educator closest to you  
with your planning and  
zoning questions.

Brad Neumann  
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906-315-2661

Mary Reilly  
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Newaygo County  
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Tyler Augst  
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TBD

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