

Local Governments Can Do a Lot

Citizens for affordable housing in Grand Traverse, Leelanau, Benzie, Kalkaska and Antrim counties

By making some simple changes to zoning ordinances, towns can attract new, much needed neighbors

There's a crying need for more housing that people working in our area can afford. And the need is growing: By 2010, more than 44,000 families in our five-county region will be earning less than 80 percent of the median income, or less than \$47,7000 for a family of four in Grand Traverse County. Such families will find it extremely difficult to find decent housing that they can afford in the communities where they work.

One 2003 study called for building an additional 6,500 affordable homes here by 2010, but we're a long way from that goal.

Hopefully, local officials know that teachers, firefighters, home health aides and cashiers make fine neighbors and should be welcomed to the community, not zoned out of it and pushed into the countryside.

They should understand that affordable housing stabilizes public school enrollment, provides year-round customers for local businesses, cuts traffic congestion, and saves money by avoiding expensive, sprawl-driven school, road, water main and other utility construction.

And, most importantly, local leaders should recognize that the power and policies for building more affordable housing are in their hands.

They are the ones who can make sure that police, hospital workers, delivery drivers,

secretaries, hospitality workers and others who make our region tick can afford quality housing in the communities they serve. It's time for our leaders to turn that knowledge into action. Here are some steps you can urge them to take:

DOWNSIZE LOTS: High land costs make homes expensive, so when developers divide land among more dwellings, they cut housing prices.

Traverse City, for example, has accommodated residential growth and tempered housing prices by downsizing new lots to traditional

neighborhood dimensions. That not only helps affordability, it reduces sprawling development in rural areas and makes getting around by bus, bicycle or walking easier.

DOWNSIZE HOMES:

Remove minimum house size requirements from zoning ordinances so that developers can build cozy cottages or



Policy Pointers

For more about how government can increase the affordable housing supply, check these links:

➔ Policy Link has a wealth of information about zoning and new funding sources for affordable housing. policylink.org

➔ The U.S. Department of Housing and Urban Development's Office of Community Planning and Development has many affordable housing resources and excellent explanations of many federal programs. hud.gov/offices/cpd

➔ The Fannie Mae Foundation has affordable housing fact sheets, articles, and tools for planners, builders and other professionals. knowledgeplex.org

➔ The Michigan Local Initiatives Support Corporation helps residents, entrepreneurs, government agencies and volunteers form community development corporations and find funding. lisc.org/michigan/

➔ Affordable Housing Design Advisor is a Web site that showcases successful affordable housing projects from across the country—and the people who developed, designed and built them. designadvisor.org



Granny flats like this one in Traverse City—technically known as an accessory dwelling unit—can help relieve the shortage of affordable housing.

compact lofts, providing greater affordability and freedom of choice. Smaller homes match Michigan's dwindling household size, which averaged just 2.51 people in 2004, according to the U.S. Census.

MIX IT UP: Zoning for duplexes, townhouses, condos and apartments within an area helps folks of all ages, occupations and incomes to live near jobs and schools. It also lets people keep their neighborhood connections intact over the years by trading in larger homes for nearby, low-maintenance apartments when the kids leave. Garfield Township in Grand Traverse County, for example, provides lots of affordable housing simply by allowing many kinds of dwellings within its boundaries.

ALLOW 'GRANNY FLATS':

Apartments over detached garages increase the supply—and lower the price—of housing. Such "granny flats" are great for elderly parents or for offspring who are saving up to buy their own places. Building, renovating and renting such "accessory dwelling units" helps pay the mortgage, too.

MIX IT UP SOME MORE:

"Inclusionary zoning" is a very effective tool that induces builders to include affordable homes in their projects in return for "density bonuses" that allow more units on the same amount of land. Such

GOOD NEIGHBORS

Local officials can help firefighters, teachers, cashiers, medical and legal assistants, delivery drivers and other valuable workers that make their towns tick find appropriate housing. Zoning policies should welcome these families into our communities.

zoning is underutilized in Michigan and has great potential for providing affordable housing in mixed-income neighborhoods.

GIVE 'EM A BREAK: Municipalities can reduce ownership and rental costs by giving developers or low- and moderate-income households cost savings. Reducing sewer and water connection fees—often nearly \$5,000 per unit—can help affordable housing developers lower their prices. So can additional incentives, such as streamlined permitting, broadened design standards, lower municipal fees and tax rebates.

learn more • get involved • speak out

communityhousingchoices

Township, city and village officials are committed citizens who need help developing policies that address our region's affordable housing shortage.

JOIN US!

We are a group of committed citizens and business, civic and elected leaders speaking out for decent, affordable housing for working families in our community. Visit our Web site or call us to find out about ways you can learn more, get involved and speak out.

communityhousingchoices.org
231-947-6001

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