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Local Government and Affordable Housing Tools

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Abstract

The issue of affordable housing is a complex and multi-faceted one. It often runs counter to the market principles, and is viewed with the same scrutiny and judgment as welfare programs at large. Affordable housing programs are funded primarily at the federal level, administered at the state level, and finally implemented through local communities. Given this relationship, it may seem that local communities have very little say in the way that affordable housing develops. This paper explores how empowering localities to tackle this issue through planning initiatives can have a significant impact on quality of life for low-income individuals. In this paper, the challenges for local governments are reviewed and evaluated: involved are the ability and willingness to use innovative planning and zoning techniques and strategic partnerships to achieve affordable housing goals tailored to the needs of the locality. Some localities focus more on place based strategies while others are people-based. Affordable housing policies change frequently, leading to lives of continuous upheaval for those in need of this safety net. The cases of two Michigan communities, Grand Rapids and Ann Arbor are reviewed. Both communities face high needs for affordable housing. Each has either embraced innovation at the planning level or has remained unable to fully adopt innovations. Grand Rapids has worked with many nonprofits to provide affordable housing, in combination with a revamping of traditional zoning codes to serve their low-income populations more effectively than has Ann Arbor, which also has a high student population in need of affordable housing. Recommendations for local government officials seeking to meet the needs of lower-income constituents are presented.

Introduction & Problem Statement

In an ever-turbulent and increasingly pro-market national political climate, the public assistance systems in the United States are experiencing significant policy changes. In a capitalist society where market principles reign, welfare programs are under scrutiny from taxpayers and politicians alike to be appropriately lean, fiscally responsible and, as this paper will argue, judgmental in a way that differs from other budget areas, such as defense spending. One such policy area of salience to local communities is the complex and multi-faceted issue of affordable housing for low-income Americans. Local governments, while not endowed with budgets as large as those of the state or federal government, are privy to the ground-level

needs of community members and have relative flexibility to respond to those needs, albeit within certain constraints. Through local planning departments, communities are designed in ways that promote either housing equality or inequality amongst differing income levels. This analysis seeks to explain the transitions that affordable housing has withstood throughout the decades, as well as answer the question:

How can local communities, utilizing innovative planning and zoning techniques as well as strategic partnerships, best address the ever-salient issue of affordable housing within the current political and economic environment?

Literature Review

The issue of affordable housing has been on the policy agenda for nearly a century, with the first concentrated efforts arising out of The New Deal in 1933. Moral judgment, racial intolerance, and class discrimination are just a few of the many societal beliefs that have captured and tossed public housing policy throughout the decades and influenced where it lands today. Housing assistance for the low income has undergone three major stages from its birth in the Industrial Revolution to today. In the 1880's, pockets of extreme poverty were coupled with unsanitary and often violent conditions; these areas are referred to as the slums. As a response to the Great Depression, The National Recovery Act of 1933 created the Public Works Administration. This department, later to be reorganized into the Department of Housing and Urban Development (HUD), first called for a pointed policy solution for housing the country's poor.

Policy History

The Housing Act of 1937. The Housing Act of 1937 called for slum clearance to make way for the first public housing structures that promised to be a viable solution for America's poor. These facilities were exclusive to the most "deserving" poor, and in time the upwardly mobile tenants moved up and out of public housing, leading income requirements to be dropped to fill vacancies. The Housing Act of 1949 prioritized those with the lowest incomes to fill public housing and explored other options for those better off financially ("HUD History", n.d.). In the 1950's, high-rise style public housing buildings took over the

more traditional housing units, and were once again overwhelmed and overrun with poverty (Stoloff, 2004).

Housing and Urban Development Act of 1965 / Fair Housing Act of 1968. As part of President Johnson's Great Society Campaign, the Housing and Urban Development Act of 1965 was passed creating the Department of Housing and Urban Development (HUD). HUD was designed to fund new opportunities for the upwardly mobile poor ("HUD History", n.d.). In the wake of the 1960's Civil Rights Movement protests, the Fair Housing Act of 1968 mandated the desegregation of public housing. Some residents "voted with their feet" and moved out of the projects to avoid the integration efforts. The 1970's brought Nixon, conservative values, and the War on Drugs, and rebuked social welfare spending. Federal funding for public housing was all but eliminated (Pierson, 1994). This meant a cut-back of services in the high-rises leading to improper maintenance, questionable management by local Public Housing Authorities charged with implementation, too few compliance personnel to ensure the tenants followed public housing rules, and little money spent on neighborhood beautification or even trash pick-up (Vale, 2013). The high-rises, or "projects" were condemned as dilapidated, crime-ridden, and "blighted."

HOPE VI. In 1989, Congress charged The National Commission on Severely Distressed Public Housing with researching what was happening in the projects, why, and how it could be remedied. The Commission's original findings and proposals outlined in The Final Report call for mixed-income housing, the demolition of public housing projects (to be replaced at a one-to-one ratio) and the continuation and expansion of community services to support the low-income in transitioning to greater stability (The Final Report of the National Commission on Severely Distressed Public Housing, 1989). The original HOPE VI bill was introduced on July 23, 1992 and passed on October 6, 1992, a mere two and a half months later (Pub.L. 102-389). The expediency with which the policy passed into law suggests bipartisan consensus and great support for the proposed public housing revolution. HOPE VI's original goals were detailed in a Senate Report in 1992:

"(1) Shelter—to eliminate dilapidated, and in many dangerous instances, structures that serve as homes for hundreds of thousands of Americans; (2) self-sufficiency—to provide residents in these

areas with the opportunity to learn and acquire the skills needed to achieve self-sufficiency; and (3) community sweat equity—to instill in these Americans the belief that with economic self-sufficiency comes an obligation to self-responsibility and giving back to one’s community” (US Sen. Report, 1992).

Henry Cisneros, appointed by President Clinton as HUD’s Secretary in 1993, championed HOPE VI as an innovative approach to dealing with America’s low-income housing needs which focused on mixed-income communities, financed through public and private investment, as a means of decentralizing poverty. This was a radical departure from federally funded public housing and effected communities throughout the country. Housing assistance today comes primarily in two forms: Housing Choice Vouchers (HCVs), which allow low-income renters to participate in the market, and Low Income Housing Tax Credits (LIHTCs), which subsidize the creation of affordable units, along with additional smaller federal programs.

Choice Neighborhood Initiative. The Choice Neighborhood Initiative began in 2010 and is an extension of the principles and philosophy underlying HOPE VI. Choice Neighborhoods only meaningfully expands on HOPE VI in a few ways; with this policy, more funding can be allocated to support services, fund recipients are required to submit a community-based plan, and now more entities can be granted funds (nonprofits, governments, private developers, etc.). For the purposes of this report, the focus will remain on HOPE VI as its main policy, as this is the definitive point of the transformation of affordable housing priorities and funding mechanisms.

Ethical Considerations

Public housing, while it may seem like a simple concept (shelter from the elements is a basic human right), is not quite as cut and dried as one might hope. Who gets what, why, and how become complicated questions when paired with moral assertions about the “deserving poor.” The main issue of funding public housing led to the evolution of HOPE VI to a policy that advocated a mix of revenue streams, and public/private partnerships, to face a problem that the public viewed as somewhat a national concern, and somewhat a personal problem brought on by poor life decisions, such as drugs, alcoholism, and laziness. The welfare state in

general is subject to public opinion and, in an era of extreme economic inequality, it is common for “the ‘haves’ to dissociate themselves from the ‘have-nots,’ leading to a rejection of public expenditures in which they no longer perceived themselves as having a stake” (Pierson, 1994, p. 146-147). The public housing problem was framed as one of national health and public safety, and policy makers would have the nation believe that it was an issue that needed to be acted upon immediately. As Goetz (2013) explains, “There is a discursive element to almost all public policy issues, a narrative that defines the problem to be solved or the challenge to be met. The framing of the problem typically suggests a solution set of its own and establishes the terms of the debate,” (p. 342). This is ethically problematic from a Kantian perspective. When public policy is framed in this way, the vulnerable populations at which the policy is aimed are exploited; they are a means to an end rather than being given their due consideration as humans. This excerpt from The Final Report describes policy-makers own problem set and solution in its preface stating:

“The Final Report’ aptly and simply describes the conclusion of the National Commission on Severely Distressed Public Housing. This *must* be the final report; as a Nation we must act immediately to eliminate conditions that cause the families—men, women, and children—living in approximately 86,000 units of severely distressed public housing to reside in physical, emotional, social, and economic distress” (The Final Report of the National Commission on Severely Distressed Public Housing, 1989, p. 8).

Policy-creators are making the utilitarian calculation of disrupting and displacing a portion of the population (low-income tenants) for the good of the larger society. The rhetoric surrounding the welfare state is patronizing at best, and inhumane at worst. This implies that poor people cannot decide for themselves how best to live their lives and therefore do not deserve the chance to make those choices.

HOPE VI: Policy Effectiveness Analysis

There is much controversy over the policy objectives and externalities of HOPE VI. Housing Choice Vouchers can be utilized effectively, and Low Income Housing Tax Credits have been used to create beautiful spaces for low-income renters. However, in implementation, HOPE VI has underperformed and created many negatives side effects due to its

focus on transforming spaces rather than housing the poor. This report uses two of the original program goals to guide the review.

Shelter: Place-Based Initiatives

The theory of decentralization of poverty to promote better opportunities for low-income people that spurred current policy objectives has been met with mixed reactions and critiques. At best, the policy has been useful but underfunded. A report by the Center on Budget and Policy Priorities cites that the voucher system is “highly effective” but ultimately “deeply underfunded and as a result reach[es] only about one in four eligible households” (Fischer and Sard, 2017, p. 1). The report also shows that the federal housing expenditures favor homeownership programs, leaving about 30% of its budget for rental assistance, even though the portion of low-income families who rent is growing exponentially (Fischer and Sard, 2017). Additionally, an increasing proportion of renters are paying over half of their income on housing; as of 2014, 26% of renters are cost burdened (Fischer and Sard, 2017).

Aside from the program being underfunded, the research literature challenges the assertion that it successfully makes spatial improvements for the impoverished. Many studies assert that the voucher relocation process is not necessarily effective at moving low-income residents into neighborhoods with greater opportunities. Research projects conducted in New York City and Chicago find that in both cities, voucher-utilizing residents are now residing in areas that are further from the urban core, less walkable, and in neighborhoods still inundated with poverty and racial isolation (Sink & Ceh, 2011; DeFilippis & Wyly, 2008). In Chicago, Sink and Ceh (2011) determine that “70% of voucher users relocated to neighborhoods with poverty rates above the average for Chicago,” (p. 76). In New York City, researchers found that “. . . both vouchers and project-based assistance are located in areas with higher poverty rates (32.2% to 34.0%) compared with the average neighborhood rate (30.0%) . . .” while “LIHTC assistance yields insignificant improvements in neighborhood poverty and seems to worsen racial segregation,” (DeFilippis & Wyly, 2008, p. 795 & 797). They cite neighborhood gentrification and the clause that allows developers and landlords to opt out of the contract after a preset period as possible causes of these failures. Relying on the market, in

the form of landlord compliance and private funding of affordable housing, seems to be an unstable and unsustainable solution to the larger problem at hand.

Schwartz (2011) utilized the 2008 recession to analyze the ineffectiveness of the market to provide affordable housing solutions in the United Kingdom and in the United States. While the funding mechanisms are drastically different for these two countries, both systems rely on the private market. Nonprofit housing associations are responsible for most of the affordable housing developments in the UK; the main governmental subsidy tool is the Housing Benefit that covers the entire cost of rent in order to leave low-income tenants with money left on which to live. Banks in the UK loan to these nonprofit housing associations at very low interest rates, because of the certainty of funding from the government. However, another key part of these nonprofits' funding stream prior to the 2008 crisis was the development of market-rate units. After the credit crisis, banks no longer felt secure in loaning to these nonprofits at such low rates, and the market for nonsubsidized apartments dried up (Schwartz, 2011). In the US, the Low-Income Housing Tax Credits Program withered due to unfavorable development conditions and cautionary lending procedures (Schwartz, 2011). In both cases, the private market failed to provide stable affordable housing when in recession.

The brick and mortar aspect to affordable housing, along with the key aspect of location, suffer when left to market-based developers and landlords. Fraser and Kick (2007) assert that the aim of HOPE VI was always too focused on place-centric ideals, rather than people-based interventions. The contention arises out of an assertion that place-based strategies often facilitate the unintended result of marginalizing and excluding the low-income residents of these developments; priority is placed first on neighborhood revitalization, and then on resident wellbeing.

Self-Sufficiency: People-Based Initiatives

Oakley, Fraser, and Bazuin (2015) analyze to what extent HOPE VI has been effective helping the people who utilize the Community Support Services (CSS) required of public housing authorities by the policy. They find that in Atlanta and Nashville (their case study cities) the primary goal

of these understaffed and under-engaged “support services” is to assist residents with employment, while largely ignoring key aspects of assistance such as child care, transportation, finance counseling, etc. In Nashville, they find that the public housing association failed to network with other established nonprofits, provided employment assistance only in limited fields, and “worse yet, its own efforts at case management have been hampered by budget cuts, such that the entire site of 225 families is being served by a half-time case manager” (Oakley, et al., 2015, p. 734). In Atlanta, the housing authority is designated as a Move to Work organization, a HUD certification designed to give the housing authority greater flexibility in achieving their people-placed goals (Oakley, et al., 2015). They have strict work requirements, mandating that every resident be employed or in school, and provide a multitude of social services not provided in Nashville. Compliance by the resident in multiple areas is required for the continuation of support. They found that due to the slightly higher rents and low-wage employment, families were no closer to economic self-sufficiency than they were before they entered the program, and actually incurred more debt to pay bills (Oakley, et al., 2015). Additionally, funding for the program will run out in 2018 leading, yet again, to these residents’ lives potentially being uprooted. Oakley et al. (2015) conclude with the assertion that HOPE VI initiatives

“...can be used as a stealth tool, regardless of how unintentional, to individualize risk. Residents are told that they need to take personal responsibility for their poverty...it is tightly based on theories of poverty that focus on the individual and the underclass – that is, blind of broader structural barriers...” (Oakley, et al., 2015, p. 740).

Balfour and Smith (1996) similarly assert that the encouragement of full participation in the housing market is not always right for low-income families, despite the policy emphasis on home-ownership as key to neighborhood stability and self-sufficiency. They cite many flaws in one such lease-to-own program in Cleveland, such as fostering dependency on the program, management issues, and a lack of inclusion of the residents in key aspects of the program. They conclude, similarly to Oakley, Fraser, and Bazuin (2015) that the program ultimately suffers because of an error in framing the poverty circumstances and an unnecessary and potentially damaging focus on market participation (Balfour & Smith, 1996).

Aside from insufficiently providing resources for social service support and an undue emphasis on market participation, the mixed-income approach is mistaken in the assertion that simply being around people of greater wealth will improve impoverished people's lives. Tach (2009) explores the dynamics of community-building and improving social capital through mixed-income developments. One of the central beliefs in the deconcentration of poverty movement is that low-income residents have limited access to resources and aid in areas of so-called blight. The mixed-income strategy was, and continues to be, utilized as a tool for increasing opportunities for low-income residents through inclusion of people with advantages in education, income, and other resources. However, Tach (2009) found that residents naturally segregated themselves by income-level in his case study of a mixed-income development in Boston. The mixed-income structure itself was insufficient to facilitate an increase in social capital among the residents. She cites perception of place as key for whether these ties form, asserting: "Neighborhood interpretive frames may thus influence whether increasing the presence of higher-income neighbors reduces social isolation and improves social organization in high-poverty neighborhoods. More generally, residents' socially constructed perceptions of place may influence whether changes in neighborhood structural characteristics translate into changes in social dynamics" (Tach, 2009, p. 294,).

Community-Based Interventions

The decentralization of poverty has often had the effect of relocating low-income people to inner-ring suburbs and other less walkable areas due to the gentrification of urban properties (Talen & Koschinsky, 2014; Vale, 2013). However, the suburbs are not low-income friendly places in terms of zoning; they are unwalkable, focused on home ownership, and generally unfriendly towards diversity. In fact, zoning ordinances reflect and in turn can enforce social segregation (Micklow & Warner, 2014). Euclidean zoning (a uniquely American construct) places priority on single-family homes, which is very reflective of the "American Dream", in which home ownership on acres of land is considered the ultimate achievement. A change in the way that these areas are zoned could lead to higher density and more uses and public transit options (Talen, 2013, Micklow & Warner, 2014). Rusk (2013) similarly asserts in his book "Cities without Suburbs" that inflexible government units are responsible

for the pervasiveness of sprawl and social segregation. Local government has the opportunity to foster improvements in affordable housing outcomes through the zoning code and nonprofit partnerships. Talen and Koschinsky (2014) put the onus on planning departments specifically, saying,

"Planners have a clear role to play by helping to ensure that the neighborhoods where subsidized housing residents live are well serviced and pedestrian friendly: in a word, walkable.

Comprehensive plans, zoning regulations, and capital investment priorities should be used to ensure that any form of subsidized housing locates in neighborhoods with high levels of access" (p. 79).

Two of the potential planning tools are discussed below.

Inclusionary Zoning

Inclusionary Zoning (IZ) is a new and controversial tool for local planners to encourage or require affordable housing in markets where development is rapid, and prices are high. The legality of the requirement has been called into question in many states, including Michigan; Michigan's Rent Control Act of 1988 prevents local governing units from regulating rent prices (Pub.L. Act 226 § 123.411). Whether the requirement of affordable housing is deemed, fixing rent prices is a gray area in both practice and law. When IZ policies are required, they can be seen as an overstep of governmental authority, and developers could become difficult to work with. On the other hand, if IZ policies are only encouraged, there is no way to ensure that affordable housing gets developed. There are many benefits to IZ for local community planners who wish to pursue affordable housing more aggressively. IZ programs are varied and malleable, allowing the governmental entity a level of flexibility (Mukhija, 2015). Additionally, when IZ programs are particularly successful, such as in Denver, CO, local governments have the added benefit of reserving public funds for the most vulnerable or their constituents, while encouraging affordable housing to continue to be funded and built (Mukhija, 2015). However, there are recorded problems with IZ, including unnatural market manipulation, slightly lower property values, and increased building costs, that make utilizing IZ policies tricky and slightly risky (Mukhija, 2015).

Form-Based Codes

A Form-Based Code (FBC), in contrast to a traditional zoning code and at its most basic form, utilizes a set of design standards to promote neighborhood design over a specific set of regulated land uses. Many innovative planning researchers have lauded form-based codes for its (largely theoretical) ability to promote social inclusion, prevent sprawl, and promote development in otherwise undesirable areas (Garde, Kim, Tsai 2015; Hughen & Read, 2016; Talen, 2013). Sprawl is mitigated in multiple ways using FBCs; Talen (2013) outline specific ways: regulating “locational intensity,” encouraging smaller lot sizes, allowing for a mix of uses in a single space or block, focusing on street connectivity, and most importantly “place-making” abilities which will hopefully revitalize depressed areas and encourage development (p. 190-194). Utilizing FBCs allows for planning in booming areas to be done with premeditation, rather than as an afterthought, creating a cohesive community vision, one that includes affordable housing (Purdy, 2007). Garde, Kim, and Tsai (2015) examine Miami, a city whose planners completely transformed their zoning code to a Form-Based Code. They find that after the zoning overhaul, affordable housing codified was more in-line with principles of LEED-ND, the premier sustainability certification system in neighborhood development (Garde, Kim, & Tsai, 2015). However, more needs to be done to encourage affordable housing, as LEED-ND itself does not do enough to promote sufficient affordable housing units. Furthermore, FBC can be criticized as a zoning code that relies primarily on beautification and design standards that are incapable of promoting true social change.

Case Studies

Methods

Case studies were conducted for two Michigan cities: Ann Arbor and Grand Rapids. These cities were selected to compare based on diversity in population sizes, housing characteristics, high proportions of renters, and zoning ordinances (See Table 1). Both cities represent the “urban core” of the surrounding areas and are county seats. For each city, HUD-provided data on affordable housing is analyzed, interviews with local government

officials and housing nonprofits are reported and discussed, zoning ordinances and planning practices are considered, and recommendations for future affordable housing strategies are posited.

Table 1.

Comparison Demographics, Ann Arbor & Grand Rapids

	Population ¹	Housing Units ²	% Owner-Occupied Units	Median Housing Value (\$)	Median Rent/Month (\$)	Median Household Income (\$)	Poverty ³ (%)
Ann Arbor	116,194	50,184	45	250,200	1,114	57,697	23.4
Grand Rapids	192,416	80,230	54.3	113,600	806	42,019	26
Michigan	9,900,571	4,539,838	70.8	127,800	799	50,803	16.7

¹U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates. Retrieved from:

https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_CP05&prodType=table

²U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates 2012-2016. Retrieved from:

<https://www.census.gov/quickfacts/fact/table/mi.grandrapidscitymichigan,annarborcitymichigan/PST045217>

³U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates. Retrieved from:

https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_16_5YR_DP03&prodType=table

Ann Arbor, Michigan

Ann Arbor, in Washtenaw County, is a highly educated and affluent city; 72% of the population has at least a bachelor’s degree, and the median household income is about \$6,000 higher than the Michigan average. Like many urban areas, the surrounding townships are more rural, less educated, and in greater distress. In 2015, a housing assessment was generated for Washtenaw County and depicted a growing disparity in affordability and wealth between Ann Arbor and the adjacent City of Ypsilanti and Ypsilanti Township. This report predicted that in the near future, Ann Arbor will become increasingly unaffordable and Ypsilanti will have a drastically unequal share of affordable units (Washtenaw County, 2015). In order to remedy this disparity, Ann Arbor will need to

provide over 3,100 non-student affordable units to its housing stock, while Ypsilanti will need to grow its demand for market rate units by over 4,100 in the next 20 years (Washtenaw County, 2015).

Current Environment. Ann Arbor utilizes Housing Choice Vouchers at a lower rate than other municipalities, such as Grand Rapids. One possible explanation is the Ann Arbor Public Housing Commission retains control over and continues to provide a greater number of traditional public housing units, lessening the burden on the HCV program; traditional public housing still accounts for 13% of affordable housing (see Figure 1). In 2015, the city partnered with for-profit developers utilizing Low Income Housing Tax Credits (LIHTC) to revamp two of their largest developments. These projects buck the trend of mixed-income affordable housing; all units were retained for low-income families. The need for these public housing projects is great in Ann Arbor; development pressure is high, and land downtown is expensive and scarce making it difficult to encourage private developers to build affordable units.

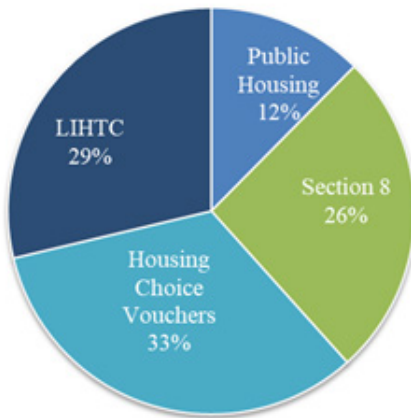


Figure 1. Ann Arbor Affordable Housing Units by Funding Program. Data from HUD: <https://www.huduser.gov/portal/datasets/assths.html>

Local Planning Practices. Brett Lenart, Ann Arbor's Planning Manager, recognizes the need for more affordable housing options in the city (B. Lenart, personal communication, March 20, 2017). Ann Arbor, like many college towns, has catered its rental development provision to the student population. Lenart asserts that the city is underserving the low-education population of renters; data collected by the county affirms

his position. However, given the significant disparity between the current stock of affordable housing and the recommended additional units, he has no ideas on how to close a gap that large. He sees inclusionary zoning practices as key to addressing these problems, not only in Ann Arbor, but also in many other communities across the country. However, due to the Rent Control Act of 1988, local governing units cannot create any policies that would have the effect of setting rent prices (Pub.L. Act 226 § 123.411). Lenart is a critic of form-based codes. At least for Ann Arbor, he does not think that form-based codes have any relevance in the affordable housing discussion, primarily because they tend to make development more expensive by increasing the number of boxes the developer has to check. While Ann Arbor has a few form-based codes in the zoning ordinance, they are overlay codes which do exactly as Lenart articulated; the underlying zoning remains the same (residential, commercial, mixed-use, etc), but additional design features are added to the built requirements. When used in this way, nonprofit developers often do not have the capital to meet such demands.

Nonprofit Development. Avalon is the leading nonprofit developer of affordable housing in the Ann Arbor area; they develop and service 265 units in 21 properties. Wendy Carty-Saxon, Director of Real-Estate Development, cites that this integration of human service and direct ownership as key for their high tenant retention rate of 95% (W. Carty-Saxon, personal communication, March 22, 2017). She is very positive about the use of vouchers to house the low-income, even though she admits the retention rate for voucher-users is slightly less, at 89%. Their main sources of funding include Low Income Housing Tax Credits and HOME program dollars, also financed by HUD and distributed at the state and local levels. The Michigan State Housing Development Authority (MSHDA) is the Michigan body responsible for the implementation of HUD programs. Carty-Saxon cites that a combination of factors has made it difficult for nonprofit developers to navigate the new funding streams, primarily that MSHDA has changed the requirements to receive LIHTCs. They used to require 35% of the units be affordable, now they require 25%, which is attracting more private developers to the tax credit game. She compares this to Ohio's program, which requires a full 50% of units be affordable to receive funding (W. Carty-Saxon, personal communication, March 22, 2017). Additionally, other federal programs used as supplemental financing are being slashed,

and are slated to be eliminated entirely. Avalon's first developments are in downtown, very walkable, and close to bus routes. However, development of affordable housing in recent years has been pushed further and further away from the city center, often in Ypsilanti. There is a disproportionately high number of census tracts with over 100 subsidized units in the Ypsilanti area, despite the population being about half of Ann Arbor's (see Figure 2). Carty-Saxon describes the dilemmas Avalon faces in the tight Ann Arbor rental market. Private developers have offered to buy

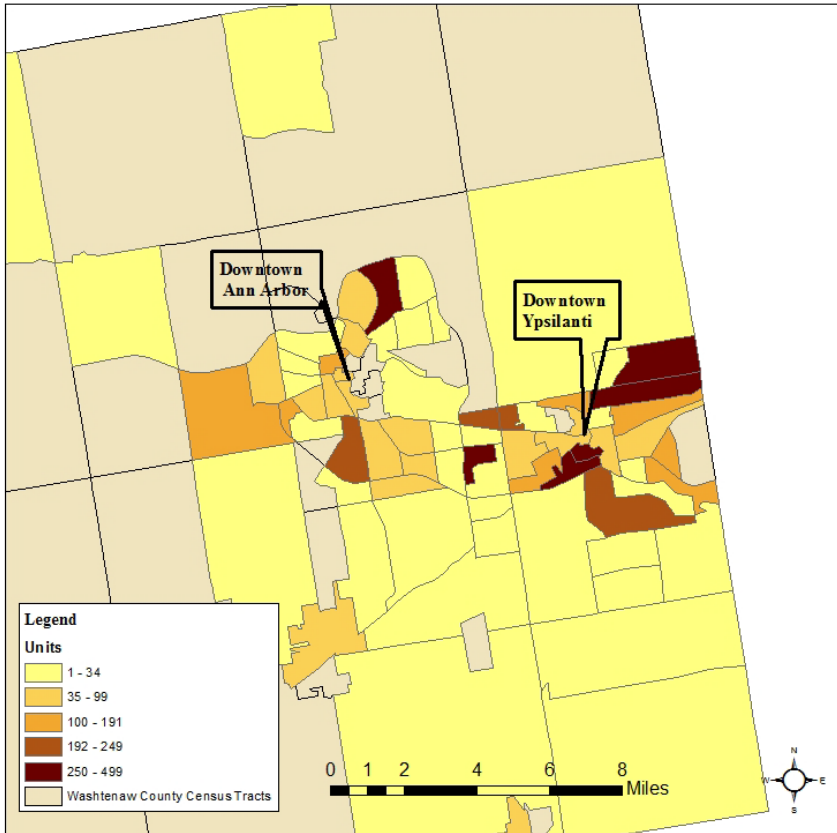


Figure 2. Ann Arbor Distribution of Affordable Housing Units by Census Tract. Data taken from: <https://www.huduser.gov/portal/datasets/assths.html>

Avalon's few buildings in the downtown area; Carty-Saxon says they are often tempted to take the offers and run for Ypsilanti. However, Avalon's

commitment to its mission of providing equitable housing opportunities prevents them from selling. An additional obstacle is the high fees charged by the city for all developments; the application fee is \$20,000 alone, and to hooking up to the city's water and sewer system can cost several hundred thousand dollars. While Avalon gets the application fee cut in half, it is still a high-cost burden for nonprofit developers. Development pressure is clearly high in Ann Arbor, which makes the challenge of nonprofit development abnormally great, and gives an advantage to the private market.

Avalon and Ann Arbor's Public Housing Commission, in addition to being the primary affordable-housing developers, are also the two main providers of "people-based" interventions. These two organizations approach support services differently. The public housing commission focuses on home-ownership programs, and utilizes the Family Self-Sufficiency Program (FSS), administered by HUD, to move people out of the welfare system. Avalon, by contrast, focuses on providing permanent supportive housing for the chronically homeless. FSS is a rigid, 5-year contract-based assistance program, which contracts out support services to community nonprofits and funnels a portion of the tenant's rent subsidy to a designated escrow account. By the end of the five-year term, with a potential two-year extension, the tenant will only receive the escrow funds if she can verify that she is no longer receiving welfare assistance and has not been for a year, acquired suitable employment, and completed all activities required by her training plan (For more contract details, see Appendix A).

In Sum. Ann Arbor has a great need for affordable, non-student housing, and the planning department has little idea on how to fulfill it. The public housing authority and nonprofit developers like Avalon can only do so much in such a tight development market. When discussing Housing Choice Vouchers, it seemed like Avalon staff were just happy to have any of the burdens of providing housing lifted. The average time on the waiting list for affordable housing in Ann Arbor is just under 36 months, close to 3 years, compared to Grand Rapids' 29 months. The planning department, while providing reduced fees and property taxes discounts for nonprofit developers, needs to do more to encourage affordable housing. A potential solution is to utilize form-based codes, not as overlay codes, but as primary ordinances. In this way, they can better control the uses in high development pressure areas and further

support affordable housing. The city should also encourage more nonprofit developers with a community-oriented mission to build and serve in Ann Arbor. While the housing commission does provide support services, nonprofit services are often less restrictive and more empowering to residents. Additionally, in order to remedy the flight of affordable housing to Ypsilanti, comprehensive regional planning should occur to foster equitable development.

Grand Rapids

Grand Rapids, in Kent County, is a booming city; in areas such as population, technology, education, and sustainability, Grand Rapids is barreling onward and upward. As with most growth, there is tension. In Grand Rapids, that tension comes in the form of a very tight housing market. A report put out by the city in 2015 cited that its rental vacancy rate was 1.6%, the lowest in the nation, and 58% of renters are cost-burdened (City of Grand Rapids, 2015). High demand necessarily increases rent and home prices if left strictly up to market mechanisms. If these trends continue, Grand Rapids will soon become more unaffordable for low-income residents if subsidized housing cannot keep up with the demand. (City of Grand Rapids, 2015).

Current Environment. When compared to Ann Arbor, Grand Rapids has a greater number of affordable housing units, and the more cutting-edge zoning ordinances involving affordable housing (See Table 2).
Table 2.

Comparison Housing Units, Ann Arbor & Grand Rapids

	Public Housing Units	Section 8 Units	Housing Choice Vouchers Units	LIHTC Units	Total Affordable Units
Ann Arbor	330	690	875	764	2659
Grand Rapids	322	1693	4258	2681	8954

Note: Data taken from HUD:

<https://www.huduser.gov/portal/datasets/assths.html>

Local Planning Practices. No one from the city’s planning department was available to comment on the affordable housing situation, so an analysis of GR Forward, a document put out by the city in 2015, was utilized in lieu of interviews. This initiative brought together neighbors, businesses, and government organizations to ensure that the plan for Grand Rapids was something amenable to a great portion of the population. The main theme of the document is diversity and inclusiveness, and these ideals permeate the affordable housing provisions in the plan. The goal is to have 30% of downtown units affordable through zoning revisions, incentives to developers, and working closely with nonprofit developers in the area (Downtown Grand Rapids, Inc., 2015). Through these planning initiatives, the city implemented a series of zoning ordinance revisions that outline three distinct neighborhood types in a form-based code: Traditional Neighborhood, Mid-20th Century Neighborhood, and Modern Era Neighborhood, with classifications for both residential and commercial areas (See Appendix B). The city also put into place procedural adjustments, giving the planning staff the authority to approve certain developments, rather than going through the lengthy and expensive Planning Commission approval process (City of Grand Rapids, 2015). Grand Rapids’ traditional public housing units only account for 4% of total affordable units; HCV's and LIHTC's produce the most units (See Figure 3).

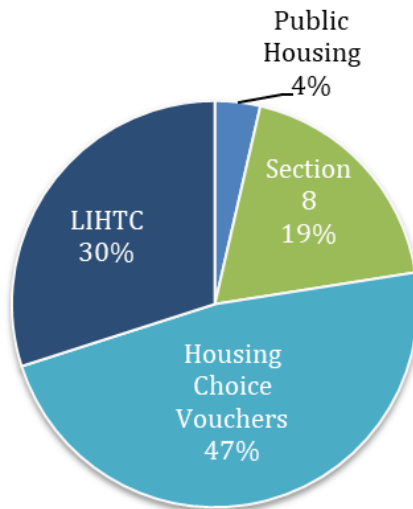


Figure 3. Grand Rapids Affordable Housing Units by Funding Program. Data from HUD: <https://www.huduser.gov/portal/datasets/assths.html>

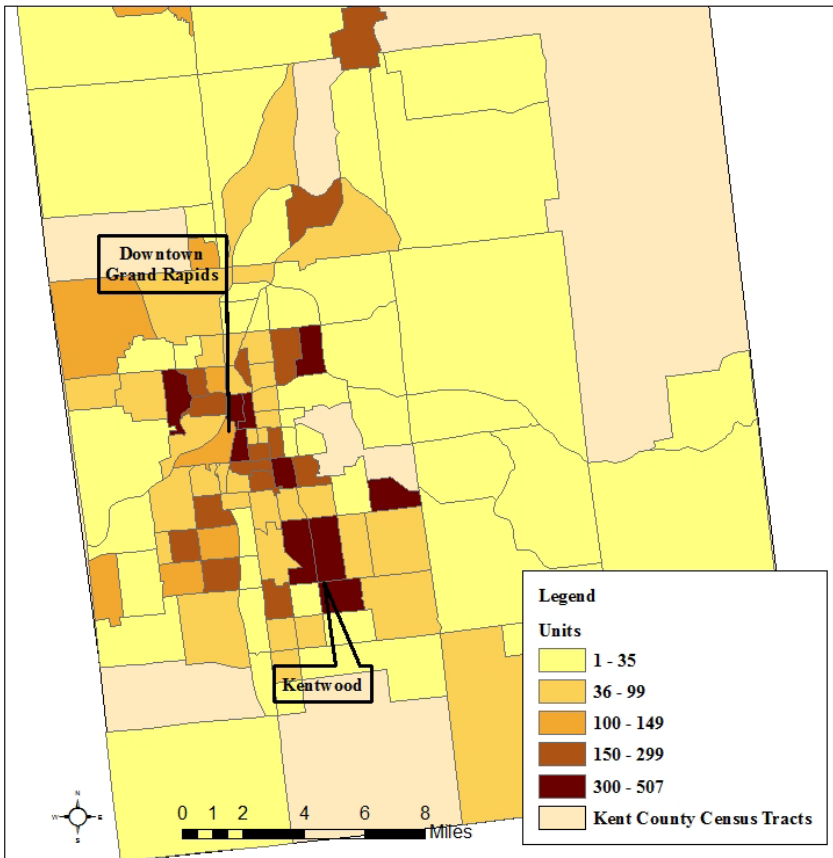


Figure 4. Grand Rapids Distribution of Affordable Housing Units by Census Tract. Data taken from HUD: <https://www.huduser.gov/portal/datasets/assths.html>

The city, partnering closely with nonprofit developers, has been intentional about the placement of affordable housing units. Census tracts with high concentrations of subsidized units are more equitably distributed between downtown Grand Rapids and the neighboring city of Kentwood (see Figure 4).

Nonprofit Development. Inner City Christian Federation (ICCF), is the nonprofit developer responsible for some of the affordable housing in Grand Rapids; there are two other nonprofits in the area producing similar units: LINC UP and Dwelling Place. ICCF owns and manages 160 units throughout downtown and the surrounding neighborhoods. Vice President of Real Estate Development, Ryan Schmidt, spoke to the

unique challenges and opportunities afforded to nonprofit developers in Grand Rapids. Schmidt, like so many other nonprofit developers, is frustrated with the competition for LIHTCs, and recognizes that more and more recently, the private market is competing for these funding dollars as well (R. Schmidt, personal communications, April 22, 2016). He admits that most other nonprofits cannot afford the site acquisition costs; they can do it through a generous donation from a local family foundation. Similar to Ann Arbor, Grand Rapids's Housing Authority prioritizes home-ownership and participates in the Family Self-Sufficiency Program. However, there are a greater number of nonprofit developers, including ICCF, that are committed to other types of "people-based" services. Overall, Grand Rapids has been more successful in promoting a greater number of affordable housing in better locations than has Ann Arbor.

In Sum. Grand Rapids, through partnerships with community-oriented nonprofit developers and planning efforts, has achieved a moderate success at supplying a variety of housing types for multiple income levels. Suzanne Schultz, planning director, has been especially influential in neighborhood zoning transformations, and Grand Rapids has blazed a trail in terms of sustainability. The next step for Grand Rapids should be to marry the principles of affordable housing and sustainable building, and encourage developers to seek out the LEED-Neighborhood Designation (LEED-ND) certification through incentives. Moving forward, as the housing market continues to tighten, the city will have to deepen partnerships with nonprofits and keep the affordability theme at the forefront of future land-use planning efforts.

Limitations

Case study comparisons are necessarily limited in scope and usually cannot be generalized to other communities. Additionally, data from the Department of Housing and Urban Development was incomplete, most prominently in Ann Arbor; there were four census tracts in the downtown area that were not reported. This could have some impact on the conclusions drawn and the implications for future study. However, the qualitative data gathered for the analysis supported and informed much of the thesis; there is little reason to believe the missing data would have had a substantial impact on conclusions.

Recommendations & Conclusions

Strategic Partnerships

For local government officials who want to plan their communities to better serve the needs of their financially dependent constituents, there are a few tools that are worth consideration. Since localities must act within the constraints of the state and federal budget priorities, the funding mechanisms for affordable housing are outside the realm of change for these governmental bodies. However, localities can choose wisely which developers receive breaks on fees for permits and other building requirements. The literature shows that market mechanisms are relatively incapable of providing welfare services for the low-income. Therefore, it is recommended that local governments give priority to nonprofit developers who provide supportive services and have a community-driven orientation. Nonprofit developers are mission-oriented, and view housing as a component of serving the community's low-income needs. For-profit developers utilize LIHTCs with the primary goal of obtaining an additional revenue stream, not necessarily providing a service for the low-income. When compared with public housing authorities, nonprofits have less-restrictive supportive services and a greater attention to individual needs and circumstances. Additionally, Grand Rapids has partnered with nonprofits that provide people-based services, and focus on neighborhood enhancement and beautification. Ann Arbor's Avalon began as primarily a service-provider that started developing housing as a response to that need; they are more service-oriented than place-oriented. Nonprofits should be both people and place oriented in order to ensure that the right neighborhoods (walkable, close to employment, etc.) get chosen. Having a mission that centers around one or two strategic neighborhoods can prevent high property taxes and land acquisition costs from moving the nonprofit father from the city center.

Zoning Ordinance Revision

In addition to strategic partnerships, a revamping of traditional zoning codes can have the effect of mediating some of the negative consequences that federal affordable housing policies have on the low-income

population. By designing neighborhoods through form-based codes that are transit-friendly with reserved or encouraged areas for affordable housing development, planning officials can be more proactive about potential affordability crises. Additionally, both nonprofit representatives from Ann Arbor and Grand Rapids lamented the amount of time that it takes to secure property given the various hoops they jump through for funding. A potential solution would be for the city to purchase the property for a short period as a hold-over, while the nonprofits developer gathers funding.

An Uncertain Future

A discussion on affordable housing in 2017 cannot be done properly without mention of the current political climate, specifically the proposed budget cuts for HUD and the appointment of Ben Carson as HUD secretary. President Trump's proposed budget for 2018 reduces HUD funding by \$6.2 billion, or 13.2%, including cutting the Community Development Block Grant Program altogether (Office of Management and Budget, 2017). Secretary Ben Carson has been quoted as being against social welfare programs, asserting "My stance is that we the people have the responsibility to take care of the indigent in our society, it's not the government's job" (CNN, 2016). As the new leader of one such governmental welfare program, it is still unclear what the future will hold for affordable housing. Given continuous and volatile changes in federal funding, local communities should become empowered to tackle this ever-important issue with tools of their own.

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Appendix A

- Public Housing FSS Program
- Indian Housing FSS Program

Purpose of Contract

The purpose of this contract is to state the rights and responsibilities of the family and the HA, the resources and supportive services to be provided to the family, and the activities to be completed by the family.

Term of Contract

This contract will be effective on _____.

This contract will expire on _____.

The HA can extend the term of the contract up to 2 years if the family gives the HA a written request for an extension and the HA finds that *good cause* exists for the extension.

Resources and Supportive Services

During the term of the contract, the HA will try to provide the resources and services listed in the individual training and services plans. If the resources and services are not available, the HA will try to substitute other resources and services. However, the HA has no liability to the family if the resources and services are not provided.

FSS Escrow Account

The HA will establish an FSS escrow account for the family. A portion of the increases in the family's rent because of increases in earned income will be credited to the FSS escrow account in accordance with HUD requirements.

Listed below are the family's annual income, earned income, and family rent when the family begins the FSS program. These amounts will be used to determine the amount credited to the family's FSS escrow account because of future increases in earned income.

Annual Income \$

Earned Income \$

Family Rent (Total Tenant Payment or, for HCV program, 30% of monthly Adjusted Income) \$

The HA will invest the FSS escrow account funds in HUD-approved investments.

All family members must:

- o Comply with the terms of the lease.
- o If receiving welfare assistance, become independent of welfare assistance and remain independent of welfare assistance for at least 12 consecutive months before the contract expires.
- o If participating in the HCV program, the family must comply with the family obligations under the HCV program and live in the jurisdiction of the HA that enrolled the family in the FSS program at least 12 months from the effective date of this contract, unless the initial PHA has approved the family's request to move outside its jurisdiction under portability.

Corrective Actions for Failure to meet Family Responsibilities

If any member of the family does not meet his or her responsibilities under this contract, the family will not receive the money in its FSS escrow account and the HA may:

- (1) stop supportive services for the family,
- (2) terminate the family's participation in the FSS program, and
- (3) if the family is participating in the HCV program, terminate the assistance, when allowed by HUD requirements.

Withdrawal of Funds from FSS Escrow Account

The HA may permit the family to withdraw funds from the FSS escrow account before completion of the contract if the family has completed specific interim goals, designated by the HA, and needs some of the FSS escrow account funds to complete the contract (example: to pay for school costs).

The HA will pay the head of the family the amount in the family's FSS escrow account, less any amount owed to the HA, when:

- (1) the HA determines that the family has completed this contract, and,
- (2) at the time of contract completion, the head of the family provides written certification to the HA that no member of the family is receiving welfare assistance. Welfare assistance, for the FSS program, means income assistance from Federal or state welfare programs, and includes only cash maintenance payments designed to meet a family's ongoing basic needs.

If the head of the family leaves the assisted unit, the remaining family members may, after consulting the HA, name another family member to receive the FSS escrow account funds.

Loss of FSS Escrow Account

The family will not receive the funds in its FSS escrow account if:

- (1) the contract of participation is terminated,
- (2) the contract of participation is declared null and void; or
- (3) the family has not met its family responsibilities within the times specified as stated in this contract.

Family Responsibilities

The head of the family must:

- o Seek and maintain suitable employment after completion of the job training programs listed in the individual training and services plan. The HA, after consulting with the head of the family, will determine what employment is suitable based on the skills, education, and job training of that individual and available job opportunities in the area.

The head of the family and those family members who have decided, with HA agreement, to execute an individual training and services plan, must:

- o Complete the activities within the dates listed in each individual training and services plan.
- o Provide the HA and HUD with information about the

(2) 50 percent of the family's monthly adjusted income equals or is greater than the Fair Market Rent amount for the unit size for which the family qualifies.

Termination of the Contract of Participation

The HA may terminate this contract if:

- (1) the family and the HA agree to terminate the contract;
- (2) the HA determines that the family has not fulfilled its responsibilities under this contract;
- (3) the family withdraws from the FSS program;
- (4) an act occurs that is inconsistent with the purpose of the FSS program; or
- (5) the HA is permitted in accordance with HUD requirements.

The HA may declare this contract null and void if the resources and services necessary to complete the contract are not available.

The HA must give a notice of termination or nullification to the head of the family. The notice must state the reasons for the HA decision to terminate or nullify the contract.

If the contract is terminated or declared null and void, the family has no right to receive funds from the family's FSS escrow account. The HA must close the family's FSS escrow account and

Figure 5. FSS Contract Details, abbreviated. From HUD.

Appendix B

Sec. 5.4.02. - Neighborhood Classifications.

A. *Neighborhood Classifications.* Each residential and mixed-use commercial Zone District has been assigned a Neighborhood Classification based on similar development characteristics within the City of Grand Rapids, as established by the Master Plan and Pattern Work Book. These Neighborhood Classifications are Traditional Neighborhood; Mid-20th Century Neighborhood; and Modern Neighborhood. Within each Neighborhood Classification are individual Zone Districts, each with its own uses and development requirements.

B. *Traditional Neighborhoods (TN).*

1. *Background.* Developed prior to society's dependence on the automobile, these neighborhoods were designed to provide residents with a variety of commercial, institutional and residential options within a short walking distance. Residents find housing options such as single-family homes and apartments above storefronts, as well as commercial and institutional uses integrated into a central neighborhood design. Diversity in building size and use enhances the vitality of these neighborhoods.

2. *Characteristics.* The valued characteristics of the built environment of a Traditional Neighborhood include:

- a. A pattern of small blocks, alleys and a connected street grid system;
- b. Smaller building footprints on small sites with variable lot sizes;
- c. Human-scaled buildings with high quality exterior materials;
- d. Front façade oriented parallel to the street;
- e. Pedestrian and transit orientation, with widespread provision of on-street parking and off-street surface parking areas that are located to the rear of the lot;
- f. Integrated residential and nonresidential land uses located in the same building or in proximity to one another without extensive buffering;
- g. Well-defined building entries and windows constituting at least fifty (50) percent of the front façade; and
- h. Other building elements and architectural patterns.

C. *Mid-20th Century Neighborhoods (MCN).*

1. *Background.* These neighborhoods reflect American society's change after World War II towards an automobile-dependent development

pattern. Residential neighborhoods have a more spacious feel with larger lots and buildings located further from the street. Streets and neighborhoods are less connected; and land uses are segregated from one another, including separation of apartment buildings from single-family housing. More intense commercial and institutional uses are found on highly visible corners and along heavily traveled traffic corridors in strip developments.

2. *Characteristics.* The valued characteristics of the built environment of a Mid-20th Century Neighborhood include:

- a. Curvilinear streets with sporadic cul-de-sacs or alleys;
- b. Larger uniform lot sizes with generous building setbacks;
- c. Some mixed uses integrated within a neighborhood, but uses generally segregated;
- d. Pedestrian and automobile-oriented streetscapes that include sidewalks and limited parking in the front of buildings;
- e. Building entries predominately oriented to the street; and
- f. Simplified building articulation and massing.

D. *Modern Era Neighborhoods (MON).*

1. *Background.* Land patterns within these neighborhoods have been developed to serve individual uses. Single-family homes, apartments, office complexes and shopping centers are segregated. Major roadways connect these uses to each other, creating dependence on the automobile or public transit to live, work and/or shop. Street and neighborhood connectivity is less evident and the presence of sidewalks is often limited.

2. *Characteristics.* The valued characteristics of the built environment of a Modern Era Neighborhood include:

- a. Larger lots and deeper setbacks in residential areas; and Large greenspace opportunities.

The existing development pattern of segregated land uses, cul-de-sacs and a strong automobile orientation are intended to be minimized over time. Alternative high quality design approaches shall promote multi-family developments within walking distance of transit and the restructuring of existing commercial concentrations as walkable mixed-use centers.

Figure 6: Grand Rapids Form-Based Zoning Codes. From Municode.

About the Author

Elizabeth Knape is a 2017 graduate of Grand Valley State University's Master of Public Administration program with an emphasis in Urban Planning. It was here she discovered her passion for the provision of affordable housing units that are safe, beautiful, and in the heart of the community. She received her Bachelor of Arts from Alma College in 2009 and majored in Psychology and Political Science. She currently works in Plainfield Charter Township's Community Development Department as an Assistant Planner, where she collaborates with developers and home owners to make their proposed projects a reality.

