



OFFICE OF COMMUNITY &
ECONOMIC DEVELOPMENT

Collaborative solutions for a promising future



WASHTENAW URBAN COUNTY

AFFIRMATIVELY FURTHERING

FAIR HOUSING (AFFH)

ASSESSMENT OF FAIR HOUSING (AFH) PLAN

September 13, 2017

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Acronyms

- AAHC: Ann Arbor Housing Commission
- OCED: Washtenaw County Office of Community and Economic Development
- FHC: Fair Housing Center of Southeast and Mid MI
- R/ECAPs: Racially or Ethnically Concentrated Areas of Poverty

Definitions

- **Affordable Housing:** Affordable housing is housing for an individual or family that costs less than 30% of their gross annual income. If housing costs, such as mortgage payment, taxes, insurance, or rent exceeds 30%, it is considered a cost burden. Households facing this burden are challenged to afford food, clothing, transportation, child care, education, medical costs, and other needs. To learn more about housing affordability, visit: http://www.ewashtenaw.org/government/departments/community-and-economic-development/housing-and-community-infrastructure/affh/frequently-asked-questions_web2016.pdf
- **Committed Affordable Housing Units:** Units for households at or below 60% AMI. The varying partners in affordable housing in the county work in close collaboration, so some distinctions such as “public housing” LIHTC, Project-based vouchers, etc., often overlap with the ultimate goal of providing quality, long-term affordable housing in the region.
- **Disability:** Under Federal law, the term disability means, with respect to an individual: A physical or mental impairment that substantially limits one or more major life activities of such individual; a record of such impairment; or being regarded as having an impairment.
- **Opportunity Areas:** The Census Tracts in Washtenaw County are organized by quartiles. The areas in the top 5 quartiles are considered areas of high opportunity, whereas the areas in the bottom quartiles are considered areas of low opportunity. For more information about the Opportunity Index, visit: <http://www.opportunitywashtenaw.org/>
- **R/ECAPs:** The US Department of Housing and Urban Development (HUD) defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a census tract where: 1) the non-white population comprises 50 percent or more of the total population and 2) the percentage of individuals living in households with incomes below the poverty rate is either a) 40 percent or above or b) three times the average poverty rate for the metropolitan area, whichever is lower.

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- Ann Arbor Center for Independent Living (CIL)
- Avalon Housing
- City of Ypsilanti
- Community Action Network of Ann Arbor (CAN)
- Habitat for Humanity of Huron Valley
- Housing Access of Washtenaw County
- Mentor2Youth
- Offender Success Program, Catholic Social Services of Washtenaw County
- Parkridge Community Center
- UMHS Housing Bureau for Seniors
- United Way of Washtenaw County
- Washtenaw County Public Health Department
- Washtenaw Housing Alliance
- Washtenaw Intermediate School District
- Urban County Executive Committee
- West Willow Neighborhood Association
- Ypsilanti Housing Commission
- Ypsilanti Charter Township

Focus Group Support

- Cherisa Allen, Parkridge Community Center
- Eleanor Chang, Ann Arbor Center for Independent Living
- Marta Larson, Consultant, Washtenaw County Public Health
- Derrick Miller, Community Action Network at Bryant Community Center
- Joann Mccollum, Community Resource Center in West Willow
- Ashley Timmerman, Offender Success Program
- Ashley White-Yoshizaki, Offender Success Program
- Skylar Woodman, Community Action Network at Bryant Community Center

AFFH Sub-Committee

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- Beth Ernat, City of Ypsilanti
- Jennifer Hall, Ann Arbor Housing Commission
- Karen Lovejoy Roe, Ypsilanti Township
- Chuck Warpehoski, Ann Arbor City Council

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- Marti Lachapell
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Washtenaw County Urban County Executive Committee

Jurisdiction	Name	Title
Ann Arbor Township	Mike Moran	Supervisor
Ann Arbor Township	Randy Perry	Trustee
Augusta Township	Brian Shelby	Supervisor
Augusta Township	Cath Howard	Trustee
Bridgewater Township	Laurie Fromhart	Supervisor
Bridgewater Township	Michelle McQueer	Treasurer*
City of Ann Arbor	Jason Frenzel	City Council member*
City of Ann Arbor	Chuck Warpehowski	City Council member*
City of Saline	Brian Marl	Mayor
City of Saline	Linda Terhaar	City Council member*
City of Ypsilanti	Amanda Edmonds	Mayor
City of Ypsilanti	Beth Ernat	Director of Economic Development*
Dexter Township	Harley Rider	Supervisor
Dexter Township	James Drolett	Trustee*

Lima Township	Craig Maier	Supervisor
Manchester Township	Gene DeRossett	Supervisor
Northfield Township	Marlene Chockley	Supervisor
Pittsfield Township	Mandy Grewal	Supervisor
Pittsfield Township	Craig Lyon	Director of Utilities & Municipal Services*
Salem Township	Gary Whittaker	Supervisor
Saline Township	Jim Marion	Supervisor
Scio Township	Bryce Kelley	Township Manager*
Scio Township	Christine Green	Trustee*
Scio Township	Jack Knowles	Supervisor
Superior Township	Ken Schwartz	Supervisor
Superior Township	Brenda McKinney	Treasurer*
Webster Township	John Kingsley	Supervisor
Washtenaw County	Andy LaBarre	Commissioner/BOC Chair & UCEC Meeting Chair
Washtenaw County	Felicia Brabec	Commissioner (UCEC Meeting Chair alternate)
York Township	Charles Tellas	Supervisor
Ypsilanti Township	Brenda Stumbo	Supervisor
Ypsilanti Township	Karen Lovejoy Roe	Clerk*

*UCED Designee

Washtenaw County Board of Commissioners

- Felicia Brabec
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I. Cover Sheet

1. Submission date: September 27, 2017
2. Submitter name: Washtenaw Urban County, Office of Community and Economic Development
3. Type of submission: Joint submission
4. Type of program participant(s) (e.g., consolidated plan participant, PHA):
Urban County Entitlement Grantee (Lead Administrator) and PHA
5. For PHAs, Jurisdiction in which the program participant is located:
Washtenaw County, City of Ann Arbor
6. Submitter members (if applicable):
7. Sole or lead submitter contact information:
 - a. Name: Tara Cohen
 - b. Title: CDBG Management Analyst
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 - d. Street address: 415 W. Michigan Avenue, Suite 2200
 - e. City: Ypsilanti
 - f. State: Michigan
 - g. Zip code: 48197
8. Period covered by this assessment: July 1, 2018 - June 30, 2023
9. Initial, amended, or renewal AFH: Initial
10. To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AFH in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban Development;
11. The program participant will take meaningful actions to further the goals identified in its AFH conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(1), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable.

All Joint and Regional Participants are bound by the certification, except that some of the analysis, goals or priorities included in the AFH may only apply to an individual program participant as expressly stated in the AFH

_____ (Signature) _____ (Date)

_____ (Signature) _____ (Date)

_____ (Signature) _____ (Date)

12. Departmental acceptance or non-acceptance:
_____ (Signature) _____ (Date)

Comments:

Technical note: We are utilizing LG2015 (the first Assessment of Fair Housing Tool for Local Governments) with the most recent data tables and maps available (AFFHT0003). HUD has granted us an exception to their policy that program participants using LG2015 must use the AFFHT0001 data tables/maps.

Summary

In collaboration with the Ann Arbor Housing Commission (AAHC), The Washtenaw County Office of Community and Economic Development (OCED) has been working on the Affirmatively Furthering Fair Housing effort, mandated by the Housing and Urban Development Department (HUD). This effort is comprised of extensive quantitative and qualitative analysis, with data provided by HUD and local data, including primary data collection through surveys and focus groups conducted over the last several months.

The Affirmatively Furthering Fair Housing (AFFH) effort is a locally-driven assessment of access to fair housing and community assets. It is also a tool for local governments to address and reduce residential segregation and areas of concentrated poverty. Over the course of summer 2017, OCED and AAHC worked to define and strategize in the following areas:

- **Understand the history of segregation:** How have historical discriminatory and exclusive policies shaped our communities? How do these past policies still impact our communities?
- **Increase access to opportunity:** What disparities in access to opportunity (i.e. schools, public transportation, jobs, housing, child care, etc.) exist in our communities? What strategies are needed to improve opportunity?
- **Prevent gentrification & displacement pressure:** how can communities stabilize neighborhoods, without displacing current residents? What tools can communities use to reinvest in neighborhoods and support existing residents?
- **Expand affordable housing inventory:** What is the current status of committed affordable housing in Washtenaw County, and where is it located? What actions are needed to maintain and increase the current housing stock, especially in expensive housing markets?

OCED and AAHC staff formed an AAFH Subcommittee consisting of staff from our two lead agencies, along with three (3) representatives from the Washtenaw Urban County Executive Committee. The AFFH Subcommittee in turn provided critical input on geographic areas of focus, survey and focus group strategies, as well as final recommendations.

To gain a better understanding of the needs and opportunities throughout the county, OCED and AAHC reached out to communities through surveys and focus groups. As a result, staff coordinated six (6) community meetings, resulting in nine (9) separate focus groups, and nearly

800 Washtenaw County residents responded to the Housing and Neighborhood Survey. Input from focus group participants and survey respondents were used to guide the recommendations made in this report.

The foundation of the Assessment of Fair Housing (AFH) Plan comes from a wealth of data on housing, employment, transportation, education, and other issues. HUD provided data in maps and tables, local experts provided additional data, and staff identified relevant external research and mapping. With the input from residents and extensive data analysis, staff examined:

- Segregation and integration
- Racially or Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunities, such as:
 - Education
 - Employment
 - Transportation
 - Poverty
 - Environmental Health
- Disproportionate Housing Needs
- Publicly Supported Housing
- Disability and Access
- Fair Housing Enforcement

Staff and the AFFH subcommittee members considered contributing factors, such as community opposition, displacement, public and private investment, discrimination, zoning, location and type of affordable housing, and the accessibility to transportation and employment opportunities, and others. Based on feedback, staff identified ten (10) broad, umbrella goals with 45 strategies to accomplish those goals.

The AFH Plan's goals are:

1. **Align development practices and policies to encourage more affordable housing development.** Policy and regulation decisions can either ease or make more difficult the ability to develop affordable housing. These strategies are intended to improve the process throughout zoning, policy, and other regulatory changes.
2. **Coordinate public and private investments in low opportunity areas.** Low opportunity areas have not received the same public and private investment to provide support and amenities to residents. These strategies are intended to encourage revitalization without gentrification.
3. **Improve options for housing voucher holder to move to opportunity.** A concentration of housing choice voucher use on the east side of the county is a result of lower rents coupled with availability of single family houses for rent. These strategies are intended to provide balance in usage while aiding individual households to have a

broader choice in where to find housing.

4. **Add and preserve affordable housing stock.** The need to add and preserve affordable housing stock is universally agreed upon among local units. Strategies support the goals developed from the 2015 Housing Affordability and Economic Equity Analysis.
5. **Provide ongoing education and advocacy around fair housing.** Frequent turnover of staff and elected officials makes fair housing education and advocacy an ongoing need.
6. **Work to increase employment opportunities in low opportunity areas.** While Washtenaw County performs on many levels as a great place to live, there is a great disparity between those who prosper and those who don't. Addressing the pockets of high unemployment will help address this disparity.
7. **Support educational and personal growth of youth in low opportunity areas.** There is significant disparity between the various school districts in the county. R/ECAPs and other low opportunity areas have high child poverty, and lack recreational and other opportunities of higher opportunity neighborhoods.
8. **Boost existing services to improve accessibility for persons with disabilities and people experiencing homelessness.** These strategies address the need for accessible, affordable housing for persons with disability and for individuals and families experiencing homelessness.
9. **Improve transportation options in low opportunity areas.** Transportation is essential to employment and education opportunities as well as quality of life. These strategies capitalize on existing partnerships with local units and organizations, as well as the Ann Arbor Area Transit Authority (AAATA), in efforts to improve access to transportation.
10. **Create and maintain ongoing residential engagement in R/CAPs and other low opportunity areas.** Outreach for AFH helped engage key segments of the county, but ongoing engagement is essential to fair housing and equity.

While well-rounded, these goals will be a challenge in light of funding and resource constraints. It is OCED's hope to continue coordinating with local units and community organizations to meet these goals. These goals were developed with residents' feedback in mind; there is a commitment to use the limited funding that is available to create and expand opportunities throughout the county, and particularly, in areas of low opportunity.

The goals defined in the AFH Plan represent a critical step toward increased fair housing opportunities. The AFH Plan will inform the City's next Five-Year Consolidated Plan for Fiscal Years 2018 - 2022. Throughout this process, OCED and AAHC remain committed to community participation. The AFFH rule envisions an ongoing dialogue between the public and recipients of HUD funds. Staff looks forward to continuing the AFFH conversation with Washtenaw County residents over the next five years and beyond.

III. COMMUNITY PARTICIPATION PROCESS

As a joint planning process, the Washtenaw County Office of Community and Economic Development (OCED) worked on behalf of the the Washtenaw Urban County and City of Ann Arbor Housing Commission to help coordinate and execute the community participation elements of the Affirmatively Furthering Fair Housing Plan.

Staff developed a general timeline and requested that the Urban County and Ann Arbor Housing Commission designate and populate an AFFH subcommittee. Next, staff utilized the HUD AFFH dataset to provide context for the subcommittee as well as subject areas to focus on and potential neighborhoods to explore further. The subcommittee then guided staff to look into additional data for particular areas (see Neighborhood Profiles), as well as to request local knowledge through stakeholder interviews, focus groups, and a broader neighborhood and housing survey.

Outreach Strategy

Approved by the subcommittee and reviewed by the Urban County Executive Committee, staff strategized ways to reach out to both target populations and target neighborhoods in efforts to reach a broad range of audiences through stakeholder interviews, focus groups or surveys. Survey outreach was the most frequent strategy. By population, staff reached out to and partnered with various organizations and local stakeholders serving residents' target groups including older adults, people with disabilities, low-income families, people of color and the Latino community broadly. Additional outreach was done geographically. While the survey was open to all Washtenaw County residents, outreach was specifically targeted in the following neighborhoods:

- City of Ann Arbor: Bryant neighborhood
- City of Ypsilanti: Southside, Leforge
- Ypsilanti Township: Gault Village, Sugarbrook, West Willow
- Northfield Township: Whitmore Lake
- Superior Township: MacArthur, Holmes Neighborhood

Plugging into the Network

Pursuing this outreach strategy, staff collaborated with the following partners in distributing surveys and hosting focus groups:

- **Housing Agencies:** Ann Arbor Housing Commission, Avalon Housing, Fair Housing Center of Southeast and Mid Michigan, Habitat for Humanity of Huron Valley, Housing Access of Washtenaw County and their Community Housing Prioritization process, Ozone House, Washtenaw Housing Alliance, Ypsilanti Housing Commission

- **OCED Programs:** Barrier Busters, Community Action Board, Community Housing Prioritization (CHP), Continuum of Care (CoC), Foster Grandparent Program, Housing Rehabilitation Program, Senior Nutrition Program
- **Community Centers/Networks:** Bryant Community Center, Gault Village Neighborhood Watch Association, Peace Neighborhood Center, Parkridge Community Center, Sugarbrook Neighborhood Watch Association, and the West Willow Neighborhood Watch Association
- **Youth/Schools:** Mentor2Youth, Washtenaw Community College, Washtenaw Intermediate School District, Ypsilanti Community Schools
- **Persons with Disability:** Ann Arbor Center for Independent Living (CIL), Michigan Ability Partners
- **Older Adults:** Dexter Senior Community Center, UMHS Housing Bureau for Seniors, Ypsilanti Meals on Wheels
- **Miscellaneous:** Financial Literacy Program at United Way of Washtenaw County, Offender Success Program at Catholic Social Services of Washtenaw County, Washtenaw County Public Health, Ypsilanti District Library Michigan Branch

Communications

Early on, OCED staff posted a news item on the Washtenaw County (www.ewashtenaw.org) and the Office of Community and Economic Development (www.ewashtenaw.org/oced) websites about the AFFH efforts:

Process underway to develop Affirmatively Furthering Fair Housing Plan

The HUD mandated process challenges communities to understand historic racial and economic segregation and find ways to combat it in the future.

Washtenaw County Office of Community and Economic Development, on behalf of the Washtenaw Urban County, is in the midst of work to develop a local plan to Affirmatively Further Fair Housing.

This exciting effort will push our community to look at historic patterns of segregation and poverty, and further challenge us to work collaboratively to undo some of the policies that have created economic and racial segregation, while focusing on strategies to support residents and work on improving housing and neighborhoods overall. [Click here for a short explanation of the project.](#)

The effort is using census and local data as well as local voices in the form of surveys and focus groups, to source both challenges and strategies to improve the lives of county residents. There are several ways residents can engage including a survey in English and Spanish. Additionally, the county is looking to host focus groups and community dialogues in target geographies.

This summer the Affirmatively Furthering Fair Housing web page will be the place to check in on progress: www.ewashtenaw.org/affh. Data will be posted as available, meeting notifications and focus

area profiles will be posted as they are completed throughout the month of July. Draft plans will start appearing in August, with weekly updates. Please check back frequently.

For more information or to help us host a focus group in your community, contact Sam Olson at olsons@ewashtenaw.org or (734) 544 - 6714.

As previously mentioned, staff worked with existing programs and networks to spread the word of their AFFH progress by posting on social media, asking partners to post on their social media platforms and newsletters, and updating the County's central AFFH webpage: www.ewashtenaw.org/affh. When reaching out to community partners and agencies, staff provided packets containing a one-page summary of AFFH, survey instructions, and 10 hard copies of the Neighborhood and Housing Survey (see Appendix A).

To promote the Housing and Neighborhood Survey, staff utilized and encouraged others to utilize social media, websites, and newsletters, using the following blurbs provided by OCED:

Housing and neighborhood stability are central to a successful community. Tell us about your experiences with housing in your neighborhood. Follow our [link to the Washtenaw County Housing and Neighborhood Survey](#). All who complete the survey will be entered into a drawing for \$10 Kroger gift cards.

The survey is part of Washtenaw County's work on a plan to Affirmatively Further Fair Housing. To find out more, check out our webpage at www.ewashtenaw.org/affh. If you'd like to engage more, we'd love your help setting up a focus group to talk to residents in your neighborhood. Contact Sam Olson at olsons@ewashtenaw.org or (734) 544-6714.

La vivienda y la estabilidad de un vecindario son fundamentales para una comunidad exitosa. Cuéntenos sus experiencias con la vivienda en su vecindario. Siga nuestro enlace para la [Encuesta de Vivienda y Vecindario del Condado de Washtenaw](#). Todos los que completen la encuesta serán inscritos en un sorteo para ganar tarjetas de regalo de \$10 de Kroger.

Esta encuesta forma parte del trabajo del Condado de Washtenaw para realizar un plan que afirmativamente procure más vivienda justa (AFFH). Para obtener más información, visite nuestra página web: www.ewashtenaw.org/affh. Si desea participar más, agradeceríamos su ayuda creando un grupo de enfoque para hablar con los residentes de su vecindario. Póngase en contacto con Sam Olson, escriba a [all interactio olsons@ewashtenaw.org](mailto:olsons@ewashtenaw.org) o llame al (734) 544 - 6714.

For focus groups, staff designed flyers for each community meeting and advertised the community meetings on the AFFH website and Facebook Events. For all materials used to promote community meetings, see Appendix B.

All meetings, with the exception of the Offender Success Program, were posted on the AFFH website (www.ewashtenaw.org/affh). The following table lists additional methods in which staff and community partners advertised community meetings:

TABLE 1_OUTREACH FOR COMMUNITY MEETINGS

	Date	Methods
Bryant	July 19	<ul style="list-style-type: none"> • Postcard mailings • Hard copies posted at Bryant Community Center
Ann Arbor Center for Independent Living (CIL)	August 1	<ul style="list-style-type: none"> • Community partner shared event internally with staff and program participants • Hard copies posted at CIL
Parkridge	August 3	<ul style="list-style-type: none"> • Staff created and shared Facebook Event • Hard copies posted at Parkridge Community Center
Ypsilanti	August 7	<ul style="list-style-type: none"> • Staff created and shared Facebook Event
West Willow	August 8	<ul style="list-style-type: none"> • Posted hard copies at Community Resource Center • Community Resource Center staff posted on Facebook and Nextdoor.com
Offender Success Program	August 9	<ul style="list-style-type: none"> • Program staff recruited program participants
Whitmore Lake (<i>cancelled</i>)	August 14	<ul style="list-style-type: none"> • Community partner shared flyer with local organizations • Township Supervisor posted hard copies in Town Hall

Assessment of Community Participation Process

Tapping into existing networks, staff was pleased by the overwhelming level of response and support with distributing surveys and coordinating focus groups. Staff initially planned to conduct two or three focus groups and use more energy towards distributing surveys. However, after receiving more than anticipated support by sub-committee members and community partners, staff focused their energy to prepare for six community meetings, which resulted in nine separate focus groups in total. While staff is very appreciative of the amount of interest and support from partners and residents, the need to balance a small team’s finite time and energy between outreach and community engagement methods proved challenging.

Data Analysis: There are three HUD-provided datasets available that are required for the AFH Plan. In addition to the lack of clarity on which dataset to use, a second RECAP showed up in the newly released data. Unfortunately, at the time of the HUD’s most recent data release, staff was already wrapping up outreach and focus groups and therefore it was not feasible to focus efforts on the second RECAP in the Leforge area.

Outreach in Leforge: As previously mentioned, the R/ECAP for the Leforge area was not determined until after the bulk of staff's outreach and community engagement efforts were complete. Due to timing, outreach to and assessment of this area is not as rich, given it is identified as a R/ECAP; however, staff notes in their recommendations the need for further outreach and involvement in the Leforge area to better allocate resources and services in the future.

Outreach to the Latino Population: Overall, it proved challenging to outreach and schedule focus groups in a condensed timeframe necessary to inform our AFH Plan. It was especially challenging to outreach to the local Hispanic and Latino populations as political tensions rose in Washtenaw County. With the current political stance on immigration at the national level and ICE raids conducted locally, staff is aware of additional barriers faced in trying to connect with Latino leaders and residents. Staff acknowledges that this report lacks the perspective of the Latino community and that there is a real need to hear from Latino residents about their housing experiences. However, staff respectfully understands the concerns and challenges the Latino community is currently facing, and the resulting limitations of our report.

Outreach in Whitmore Lake: The community meeting in Whitmore Lake ultimately was cancelled due to no RSVP's from residents. Staff acknowledges that they needed more time and engagement with residents to promote and outreach about the meeting, and hopes to continue communication with local leaders in Whitmore Lake to hear from residents in the future.

Focus Groups for Residents Only: There were a few ways in which staff promoted focus groups, including posting on the AFFH webpage, creating Facebook page events, and working with local leaders. Staff recognizes that, with broad promotion, people from surrounding areas (or with a vested interest in a particular neighborhood) chose to attend the community meetings intended for residents only. As a result, the smaller focus groups were organized based on resident/non-resident status to the greatest extent possible so as to create an environment conducive for residents to provide honest reflections in the company of neighbors. Staff learned many lessons, including the need for more explicit messaging that promotes residents only.

Opportunity Knocks: There were a few opportunities in which staff would like to explore beyond AFFH. Staff reached out to a few community agencies and recognized a need for relationship building with potential partners. While there are many existing partnerships in the community, staff was able to identify potential partnerships for further development, especially with various organizations and local stakeholders serving resident target groups including low-income families, people of color, the Latino community broadly, foreign-born residents, and residents with limited English proficiency (LEP).

Summary of Focus Groups

A total of nine (9) focus groups were conducted with a total of 68 participants. Of the 68 participants, just over half (53%) were homeowners, 40% were renters, and the remaining 7%

were in temporary housing provided by the Offender Success Program, which assists people coming out of prison with re-entry to the community.

A breakdown of the focus group participants by target neighborhood and target population is shown below. It should be noted that four (4) of the West Willow and five (5) of the Parkridge focus group participants were not residents of those specific neighborhoods. To the extent possible, these individuals were moved to a “non-resident” focus group so that residents could speak amongst themselves in their own focus group.

TABLE 2_BREAKDOWN OF FOCUS GROUP PARTICIPANTS

Target Neighborhood/ Population	Number of Participants	Owner	Renter	Program
Bryant	15	10	5	-
West Willow	16	16	0	-
Ypsilanti Renter Group	9	0	9	-
Parkridge	17	9	8	-
CIL	6	1	5	-
Offender Success	5	0	0	5
Total	68	36	27	5

How Residents Learn About Resources in Their Neighborhoods

(i.e. childcare, jobs, bus routes, events, etc.)

Most groups noted that they learn about resources through word of mouth, news (online, print, and/or TV news), community newsletters, online/social media (i.e. Facebook, Nextdoor, Instagram, email, blogs). Four of the nine groups mentioned public radio as a source of information they rely on, and in a few cases residents mentioned that they learn useful information from bulletin boards in local establishments such as public libraries or grocery stores or from marquees at the local public school.

In four of the nine groups, some residents also rely on a local non-profit to keep informed.

Renting vs. Owning and Perspectives on Affordability

- The majority of homeowners felt that their home was affordable (including mortgage, property taxes, home insurance).
- Nearly a quarter of the homeowners (8 out of 36 people) noted having already paid off their mortgage. This subset was among the owners who felt their housing was affordable.

- Approximately 55% (20 out of 36) of the homeowners had owned their homes for more than 10 years, while only 22% (or 8 people) were new homeowners having owned for 5 or less years.
- Not all of the focus groups consisting of renters were asked if they feel their rental housing is affordable to them, but some observations about affordability for renters include:
 - Renters living in the Parkridge neighborhood all felt that their rent was affordable.
 - Renters with disabilities generally felt that their rent was not affordable, regardless of where they lived within the County.

Biggest Expenses Beyond Housing

With the exception of the focus group with formerly incarcerated individuals, all the groups were asked the question, “After housing, what is your next biggest expense?” Response categories below are not mutually exclusive, as several respondents named more than one expense category.

Utilities, food and dining, transportation costs (primarily car payments and auto insurance premiums), and student debt were the most commonly cited expenses that pose the biggest burden to residents aside from housing.

TABLE 3_FOCUS GROUP RESPONSE: BIGGEST EXPENSE BEYOND HOUSING

Biggest Expense Category (Beyond Housing)	Count
Utilities (including basic utilities plus cable/internet/phone)	10
Food/groceries/dining	8
Auto expenses (insurance, car payments)/Transportation	7
Student debt/tuition	7
Medical (Healthcare)/Premiums/Hospital bills	4
Insurance	3
Home maintenance	3
Childcare	2
Taxes/property taxes	2
Travel/Entertainment	2
Financial support for grown children	1
Clothing	1

Condo fees	1
Kids	1
Kids' tuition	1
Child support	1
Purchase of land	1
Business Expenses	1

Limitations or Challenges Faced When Looking for Housing

The phrasing of questions related to limitations or challenges experienced when last looking for housing (whether to rent or own) varied from group to group depending on the flow of the discussion, however the responses were primarily negative across all groups. With regard to limitations, not surprisingly, the most frequently mentioned issue was lack of income to afford a place that they wanted to rent or buy; within this theme, some noted inability to afford the down payment or deposit. In some groups, the participants were also asked if they felt they had ever been treated differently than other applicants. Factors mentioned with regard to different (i.e. discriminatory) treatment or other limitations while looking for housing in the past included the following:

- Credit scores (mentioned in 3 groups)
- Level of Diversity (or lack of), i.e. feeling uncomfortable by being one of very few people of color in neighborhood (mentioned in 2 groups)
- Sexual Orientation/Lack of LGBTQ friendliness (mentioned in 2 groups)
- Lack of accessibility for people with disabilities (i.e. no walk in shower, no curb cuts, broken elevator, etc.)
- Family status, i.e. renting with kids
- Race and age
- Stigma of Section 8 vouchers

Summary of Survey Responses

The Washtenaw County Housing and Neighborhood survey was open from July 5 through August 14, 2017. The Ann Arbor Housing Commission mailed hard copies of the survey to 600 voucher households while staff attended OCED program meetings and training sessions to present on AFFH and request assistance with distributing surveys. Additionally, staff and community partners posted the survey on Facebook, Twitter, agency websites, and newsletters. The survey was also mentioned in news outlets, including MLive on July 25 and Washtenaw NPR Public Radio on July 17 (See Appendix C).

Staff received a total of 788 survey responses. The online version of the survey, made accessible via surveymonkey.com, received 484 (61.4%) responses. Staff received 304 paper surveys (27.9%), which included 84 (10.7%) from Ann Arbor Housing Commission's voucher household population, and the remaining 220 from distribution by OCED.

Basic Demographics

The majority of survey respondents live in zip codes 48197, 48198, and 48103, representing the city of Ypsilanti, Ypsilanti Township, Superior Township, Pittsfield Township, City of Ann Arbor, Scio Township, and parts of Freedom Township and Augusta Township.

Below are responses to questions regarding age, gender, race, ethnicity, education attainment, employment status, disability status, etc.:

How old are you?

Under 18	1	0%
18 to 24	16	4%
25 to 34	99	22%
35 to 44	115	26%
45 to 54	74	17%
55 to 64	68	15%
65 to 74	58	13%
75 to 84	9	2%
85 and older	3	1%

What gender do you identify with?

Male	134	25%
Female	371	70%
Transgender	3	1%
Prefer not to answer	25	5%

What race do you identify with?

American Indian or Alaskan Native	51	4%
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Asian	21	2%
Black or African American	239	19%
Native Hawaiian or Pacific Islander	7	1%
White	860	70%
Other	50	4%

Do you consider yourself as Hispanic, Latino, Latina, or of Spanish origin?

Yes, Hispanic/Latino/Latina/Spanish origin	32	5%
No, not Hispanic/Latino/Latina/Spanish origin	679	95%

Which of the following is your highest level of education?

Some or no high school	33	4%
High school graduate or GED	92	12%
Vocational/technical school after high school	20	3%
Some college	187	25%
College Graduate	408	55%

Which of the following best describes your current employment status?

Full time	301	41%
Part time	82	11%
Looking for work	33	5%
Unable to work due to a disability	73	10%
Stay-at-home caregiver or parent	26	4%
Retired	193	26%
Student	11	2%
Other	10	1%

Including you, how many people 18 years of age or older live in your household?

Median	2
Minimum	0
Maximum	8

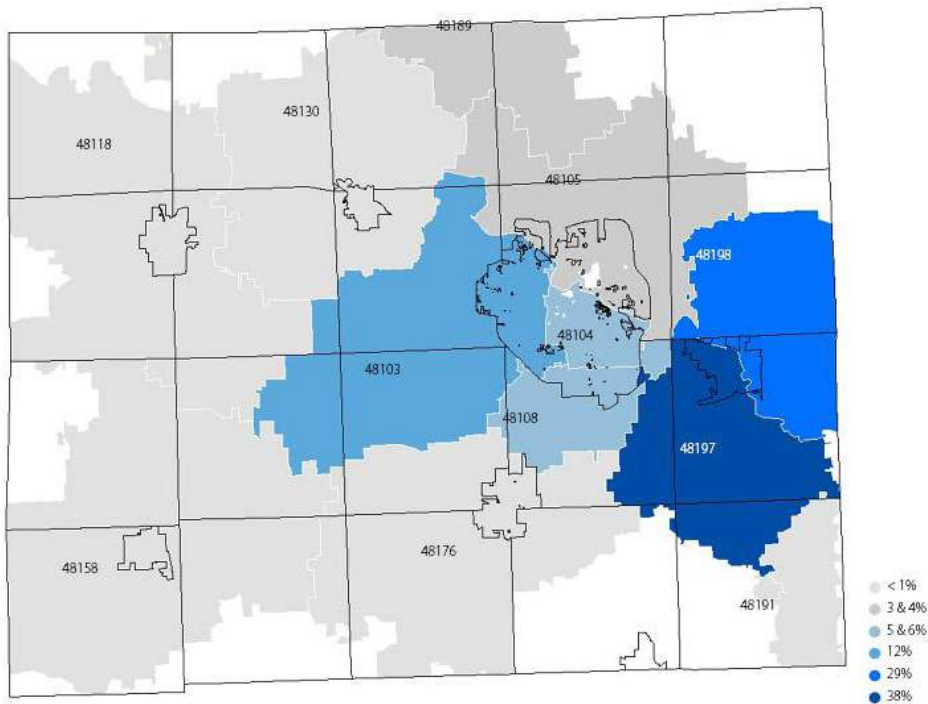
How many children under 18 years of age live in your household?

Median	0
Minimum	0
Maximum	9

Are you, or is someone in your household, living with a disability?

Yes	241	33%
No	486	67%

In what zip code do you currently live?



Public Hearings

Staff held two public hearings: one at the Washtenaw Urban County Executive Committee meeting on Wednesday, August 2, 2017 and the other at the Housing and Human Services Advisory Board meeting on Thursday, August 10. No comments were made at the Urban County Executive Committee.

At the Housing and Human Services Advisory Board meeting on August 10th, the following questions and comments were received:

1) This (AFH Plan) is mandated from HUD, right?

Staff response: Yes, from the Obama-era HUD.

2) What do you think you'll use this data for later on?

Staff response: We will use for neighborhood profiles and for studies on with gentrification. We'll hopefully have good benchmarks to use when people want to focus on these sort of problems.

3) Are you breaking down (survey) results by sub populations?

Staff response: Yes, we are.

4) Do you have any community profile reports?

Staff response: Yes, some are posted on ewashtenaw.org/affh. We have about four profiles that are final, and they have the census information going as far back as the 1960s for race, differences in unemployment, and income. In addition, there is information on changes in housing value and rentals, how are neighborhoods changing and transitioning, and more.

5) In regards to the area above Plymouth Rd, the new housing is very different (upper-middle class) from the neighborhoods there and is seemingly taking over the neighborhood. It didn't seem like much planning was done about that and could have negative consequences. The north side used to be a lot of minorities, but new areas don't seem like that at all.

6) Is zoning in Ann Arbor listed as barrier?

7) Also, we had different calculations for AMI, what made you decide on 3 person household at 50% instead of 80%?

Staff response: Previous calculations had numbers in mind. Three-person household is median average size for non-student population. 50% AMI was a judgment call because 60% is top of range for affordable housing and it seemed off-putting to use the top end. But yeah, we could play with the numbers a bit.

8) What (are) the rules for this?

Staff response: It has to be consistent.

9) If it's going strictly by square feet, it's not reflecting square feet in condos and whatnot. Is sale value/building costs being factored into the formula?

Staff response: We mostly do this for rentals. For condos, it'd be different, but this is specifically for condos. Haven't had PUD's for condos.

10) Even for apartment buildings for rentals vs affordable housing apartment buildings, would there be an in-lieu?

Staff response: One of the methods is to find the affordability gap vs charging full construction costs. The one we eliminated was the latter.

11) So there's no discrimination for location whether it's downtown or somewhere else?

Staff response: Yes.

12) Has anyone run this by developers?

Staff response: When they revisited downtown zoning a while ago, we had a lot of conversations with them, and they mostly picked fee-in-lieu.

13) How many affordable units are required vs how close are they to meeting specifications?

Staff response: Chicago has a thing where they make off-site affordable housing so it alleviates the government. Did we look into that?

14) There was some talk, but the concern was how far it would be from the site and other needed services.

15) Seems limited to do this in Ann Arbor, when you could do this in Ypsilanti.

Staff response: Issue becomes concentration of poverty and affordability study tries to balance places across the board.

16) Still think it's limited. Detroit is focusing on creating neighborhood units.

Staff response: It's difficult and I think it'd be better if we focus more on Western Ann Arbor.

IV. Assessment of Past Goals and Actions

Washtenaw Urban County completed its last Analysis of Impediments (AI) in November 2011. The list of recommendations in the AI was extensive, and in many ways presented a portrait of the ideal scenario for Fair Housing education, communication, advocacy, enforcement and action.

Many recommendations were taken, and completed either partially or in full. Others were not taken up for a variety of reasons including change to department structure (loss of county planning function), others were considered low priority, and others yet may have been lost sight of due to significant staff turnover in the primary Urban County staffing position. Below details the complete list of recommendations outlined in the 2011 AI report, including actions taken for each recommendation.

TABLE 4_PAST RECOMMENDATIONS IN 2011 ASSESSMENT OF IMPEDIMENTS AND ACTIONS TAKEN

	Recommendation	Actions Taken
1. Baseline Data	We recommend that new jurisdictions do a baseline “audit” of their status related to fair housing, including looking at their ordinances, web site, publications, and master plan.	Inconsistent application. Reviewed for urban areas as part of 2015 Housing Affordability and Economic Equity. This goal to be carried forward for new communities joining in 2018.
2. Awareness	Every jurisdiction should prominently display—both in their offices and on their web sites—information about fair housing, and about how to access fair housing services	Recent survey indicated that local jurisdictions are aware of Fair housing and how to get more information, but are not consistently sharing information in print and on the web.
3. Diversity	Every governmental unit in the county should be working to make itself accessible to all residents, regardless of their race, ethnicity, color, religion, family status, disability, national origin, or sex.	Aside from barrier-free buildings noted in #4 below, we do not currently have a reliable measure for this recommendation. Needless to say, much work is still needed on improving accessibility across these protected classes.
4. Accessibility	Every governmental unit in the county should work to make itself user-friendly to people with disabilities	Recent survey indicated that most government buildings are barrier free. Other “user-friendly” features vary.

<p>5. Curb Cuts and More</p>	<p>New sidewalk construction needs to meet the requirements of the ADA, and curb cuts are an excellent example of how planning for people with disabilities enhances the livability of a community and sets a welcoming tone, not just for people with disabilities but also for people pushing strollers.</p>	<p>The Ann Arbor Center for Independent Living has received judgements in a series of cases that is resulting in renovation or addition of ADA curb cuts. OCED is working with several of these communities to use CDBG funds to complete or improve pedestrian facilities such as sidewalk and non-motorized path additions.</p>
<p>6. Definitions of Family</p>	<p>Family definitions in zoning ordinances should include functional families as well as relationships such as adoption and foster care.</p>	<p>Staff reviewed zoning ordinances and 17 out of 18 jurisdictions provided definitions that include functional family. Seventeen out of 18 were also clear that adoption is part of a family; however, only 3 of 18 jurisdictions explicitly included foster care.</p>
<p>7. Zoning Definitions</p>	<p>Zoning definitions that address the kind of facilities in which senior citizens and people with disabilities live should be reviewed and revised, as necessary, to ensure that: 1) they are compatible with civil rights laws (including FHAA and the Elliott-Larsen Civil Rights Act), state law, and the Americans with Disabilities Act; and 2) they are respectful of the people or citizens served.</p>	<p>We do not currently have information on progress to date.</p>
<p>8. Planning Process</p>	<p>Staff and elected officials must work to ensure that the planning process is free of bias.</p>	<p>Previously, the County Planning Advisory Board provided input and oversight into master planning for communities across the county. However, the board, and the department that provided staffing and support has been defunded by the county.</p>
<p>9. Master Plans</p>	<p>All jurisdictions should include information about the community's racial and ethnic makeup, as well as thoughts and plans regarding affordable housing and housing for the elderly, in the master plans.</p>	<p>This is standard practice for master plan and master plan updates. The Housing Affordability and Economic Equity Analysis was adopted by the City of Ann Arbor, City of Ypsilanti, Ypsilanti Township, Pittsfield Township Ann Arbor DDA and</p>

		Washtenaw County.
10. Promoting Accessibility through Building Codes	Federal Fair Housing Amendments Act Accessibility Guidelines for new construction of multi-family dwellings should be made available from local building departments. In addition, while localities are not at this time responsible for enforcement, they should consider ways to make the law clearer to those going through the multi-family building process.	<p>Previous conversations indicated that several local building departments do not feel they have the authority to enforce federal fair housing rules, outside of Michigan Building Code.</p> <p>Several tools such as checklists could be developed (as a future goal) to provide clear information to officials and developers about legal requirements.</p>
11. Public Parks, Private Parks	Localities should have as their goal, the provision of access to all residents to park land.	Larger local units have a separate parks master plan, updated every 5 years. County parks also develops a parks plan every 5 years. Most plans are looking to add, expand and/or connect parks to communities.
12. Fair and Open Housing Ordinances	All jurisdictions should consider adding Fair and Open Housing ordinances if they do not already have them on their books. These ordinances should include a reference to federal and state law, and in addition, should protect source of income and sexual orientation.	Recent survey indicated that the majority of jurisdictions do not currently have a local Fair and Open Housing ordinance in effect.
13. Diversity on Commissions	In recruiting for these commissions, and in appointing members of commissions, those who make the appointments should look for a set of members that represents the diversity of the communities—including an awareness of race/ethnicity, gender, and disability. In addition, members of these boards and commissions should receive training on fair housing and civil rights annually.	Washtenaw County is undergoing an equity initiative which includes looking at hiring practices, agency cultures and requirements for both staff and boards and commissions. While this work is ongoing, the county has committed to training through the Government Alliance on Race and Equity and is looking to adopt a county-wide equity ordinance in 2018, which will require many of these elements in its implementation.
14-Jurisdictional Banking	Jurisdictions should investigate their institutions' banking practices, and	This goal was not completed, and has been identified as a

Choices	either choose financial institutions based on their community-mindedness, or encourage their current bank to invest significantly in their community.	recommendation by the AFFH subcommittee to continue, especially in regard to the Community Reinvestment Act.
15-Rural Housing Investment	The Urban County as a whole, and/or specific jurisdictions that qualify for Rural Housing Service programs, should investigate their applicability to their local areas. In some cases, they may help allow current residents to stay in that jurisdiction (Northfield, Salem, Scio, and York Townships)	OCED is a member of Washtenaw Housing Education Partners (WHEP). This group provides homebuyer and education support throughout the county, and utilizes USDA rural loans when appropriate.
16-Transportation	The Urban County Consortium should investigate ways to ease transportation problems for people in their home jurisdictions, whether through participation in the county-wide transit planning process or with specific actions targeted at particular jurisdictions.	Since the 2011 AI, the Ann Arbor Area Transportation Authority (The Ride) has greatly expanded its funding base, board and transit service. In particular, service has been expanded and redesigned for the east side of the county, which is lower-income and more dependent on mass transit than other areas.
17-Prayer at Public Meetings	Although it is not illegal to do so, if prayers are offered at public meetings, care should be taken to ensure that they are non-denominational and do not refer to any particular religion.	n/a
18-Funding	The City of Ann Arbor should continue to fund fair housing enforcement.	Washtenaw County OCED is now the Community Development arm of the City of Ann Arbor. Any funding would likely come through OCED.
19-Human Rights/Relations Commission Websites	The Human Rights Commission/Human Relations Commission web sites should be maintained, and a more adequate referral system should be set in place.	The one community that self-reported existence of Human Rights Commission/Human Relations Commission has an up-to-date website with clear referral information.
20-Housing Commission Training and Websites	All Housing Commission employees at both housing commissions should be fully trained, annually, in fair housing law. Web sites should be fully maintained with up-to-date information	Ann Arbor Housing Commission trains all employees annually in fair housing law and their website is current with a link to meeting minutes.

	and minutes of meetings	<p>Ypsilanti Housing Commission uses private property managers instead of its own employees to administer housing programs. All of the property managers are trained annually in fair housing law by their regional manager who is a qualified fair housing trainer.</p> <p>The YHC website is current with a link to meeting minutes.</p>
21-Updating Zoning Ordinances	As zoning ordinances are updated and overhauled, the involved parties should be careful to ensure that they pay attention to fair housing law.	The county has no jurisdiction over individual communities' zoning ordinance changes.
22-Student Housing	Although the intent of the ordinance is not a problem, it is critical that Ypsilanti remain vigilant to ensure that landlords in the student overlay district do not believe that this allows them to exclude non-students of any age, or students with children, from the area.	The City of Ypsilanti removed the zoning overlay district from their zoning ordinance in 2015.
23-Supportive Housing Ordinance	Section 122-811 of the City of Ypsilanti Zoning Ordinance is a barrier to equal housing opportunity for people with disabilities, or for others who might otherwise be helped by a supportive housing environment. The Fair Housing Center of Southeast and Mid Michigan strongly recommends that the City of Ypsilanti rescind this ordinance.	Previously, supportive housing was allowed as only a special use permit. Changes in 2015 expand where supportive housing is allowed as a special use, but also include it as a permitted use in the housing and human services zoning district.

TABLE 5_RECOMMENDATIONS FOR WASHTENAW COUNTY/URBAN COUNTY GOVERNANCE

	Recommendation	Actions Taken
1	Assist jurisdictions that are new to the Urban County to collect baseline data regarding fair housing issues.	Not consistently applied. To continue this goal for new jurisdictions.
2	Provide training for local officials on fair housing law as it pertains to building codes,	The county does not currently provide training for practitioners, but does

	zoning, planning and land use.	ongoing training for Urban County Executive Committee members.
3	Create materials for all building departments to aid builders/developers in compliance with Fair Housing Amendments Act accessibility requirements.	The county does not currently provide training for practitioners, but does ongoing training for Urban County Executive Committee members.
4	Conduct a periodic review of all local regulations pertaining to building codes, zoning, planning and land use.	Washtenaw County no longer funds a planning department, so there is not staff and resources available for such a review at this time.
5	Provide basic training for Building, Planning, and Zoning staff on the accessibility requirements written into the Fair Housing Amendments Act.	Washtenaw County no longer funds a planning department, so there is not staff and resources available for such a review at this time.
6	Encourage local jurisdictions to involve members of the disability rights community in building, planning and zoning decisions/issues.	Since the Center for Independent Living (CIL) lawsuits, the CIL is involved in more transportation decisions, at a minimum.
7	Have a list of fair housing experts available to consult with the County on zoning, planning, and land use issues.	The County relies on the Fair Housing Center of Southeast and Mid Michigan for expert advice and referrals.
8	Washtenaw County and local jurisdictions can include community education around fair housing laws in seminars related to building and development, through inserts in newsletters published by the various jurisdictions, and by placing relevant links on their web sites.	OCED will be working with FHC on supporting education and outreach with local units including building and planning departments. This will include making information available in print and online for local units to share with their constituents and stakeholders.
9	Washtenaw County and local jurisdictions can work to educate planning and zoning staff so that they are trained to give clear and consistent information to all citizens, without discrimination.	Washtenaw County no longer funds a planning department, so there is not staff and resources available for this effort currently.
10	As the county becomes more diverse, Washtenaw County should investigate ways to assist local jurisdictions with translation-related needs.	All public meetings offer translation services on request. For larger events, sign language interpreters are often available.
11	Washtenaw County should continue its pursuit of public, county-owned parkland.	Most jurisdictions and the county are park-rich. This is a goal, however the

		use of public land for affordable housing is another identified (and potentially competing) need.
12	Washtenaw County should continue to contract with a private fair housing organization to support fair housing investigation and testing activities within the county.	Fair Housing Center of Southeast and Mid Michigan provides investigation and testing. They are not currently funded by the Urban County.
13	Washtenaw County should consider doing testing, or mystery shopping, of planning and building departments within the Urban County. This would identify any potential problems in the treatment of protected classes. For instance, if a white person and a black person both request information on building a new home, are they given the same information?	Washtenaw County cannot test per federal rules. However, the Fair Housing Center of Southeast and Mid Michigan provides investigation and testing throughout the county.
14	Washtenaw County should encourage the banks in which it invests to invest in Washtenaw County.	Washtenaw County convened a group to examine local investing and has encouraged the County Treasurer (who is responsible for county investing) to pursue. No local investments have been made to date.
15	Washtenaw County should ensure that any banks in which it invests have minimal CRA ratings of Satisfactory, and preferably of Outstanding.	AFFH subcommittee has expanded this goal around CRA investment.

In addition to individual actions noted in the table above, in Fiscal Year 2013-14, the Urban County completed a number of administrative actions including:

- Adding a Fair Housing web page for Washtenaw County - see [here](#);
- Providing fair housing training to the Urban County Executive Committee;
- Engaging staff in ongoing fair housing training at the Building Communities Conference;
- Supporting the Fair Housing Center of Southeast and Mid Michigan through attendance and sponsorship of their annual meeting (ongoing).

Overall, a fair number of recommendations were implemented as part of ongoing work after the Assessment of Impediments was completed six years ago. Many are ongoing tasks around education, outreach and review that would need to be maintained over the long-term as elected officials and local government staff frequently change. These goals would need to be carried on as part of future AFH Plans.

However, some elements recommended in 2011 are more difficult to address due to structural changes to County departments. In 2011, Washtenaw County still maintained a planning division to assist local units with master plan and zoning review, as well as regional planning and governance efforts. This department has since been eliminated and, as a result, the county no longer has the function of (or capacity for) providing formal planning and zoning support to local communities.

For recommendations around education to local units, OCED has engaged the Fair Housing Center (FHC) for some education and support, but this funding has not been consistent and projects have tended to be short-term rather than ongoing. At this point, OCED would like to work in closer ongoing collaboration with the FHC to amplify their education and support, particularly among local jurisdictions that meet regularly as part of the Urban County Executive Committee.

With respect to physical improvements, OCED works to improve public accessibility for persons with disabilities through the funding of ADA curb cut projects and by requiring compliance with ADA regulations in all of our construction Requests for Proposals (RFPs). Further, OCED supports housing nonprofits that work to add and to preserve affordable housing in our community and support agencies providing services to low-income households. This work is also ongoing and will be included as part of the ongoing work addressed in this and future AFH Plans.

Based on the ongoing nature of many of these recommendations, below are several broad categories that will be carried forward in the current AFH Plan to direct activities over the course of the next five years:

- Ongoing education, outreach and support for local jurisdictions through the Urban County Executive Committee;
- Support for transportation improvements that increase access to opportunity;
- Support for county goals around equity and inclusion including diversifying staff and boards and committees; and
- Implementation of goals of 2015 Affordable Housing and Economic Equity Analysis.

Demographic Summary

Key Findings

- The county is fairly segregated in that populations of color tend to be concentrated in particular areas and neighborhoods. Many east side neighborhoods, for example are predominantly African-American or predominantly white. This is further explored in the chapter on segregation/integration.
- Like Michigan, overall the population is getting older
- However, unlike other parts of Michigan several communities skew younger due to the location of the University of Michigan and Eastern Michigan University
- Families in poverty on are primarily located in east side neighborhoods
- Overall populations of color are growing - most noticeably Asian, Black and Hispanic. Related, limited English Proficiency is a factor for some Chinese, Spanish and Korean speakers.

Demographic Summary

The Washtenaw Urban County is a partnership between the Washtenaw County Board of Commissioners and the cities, townships, and villages who have agreed to jointly participate in federally funded programs. Its governing body named the Washtenaw Urban County Executive Committee (UCEC) consists of 18 jurisdictions, including Ann Arbor Township, Augusta Township, Bridgewater Township, City of Ann Arbor, City of Saline, City of Ypsilanti, Dexter Township, Manchester Township, Lima Township, Northfield Township, Pittsfield Township, Salem Township, Saline Township, Scio Township, Superior Township, Webster Township, York Township, and Ypsilanti Township. City of Dexter and Sylvan Township will join in Fiscal Year 2018. The UCEC prioritizes needs, reviews projects, and makes funding recommendations to the Washtenaw Board of Commissioners and policies that facilitate Washtenaw County's administration of the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) programs.

MAP 1_PARTICIPATING JURISDICTIONS IN THE URBAN COUNTY EXECUTIVE COMMITTEE, 2015 - 2018



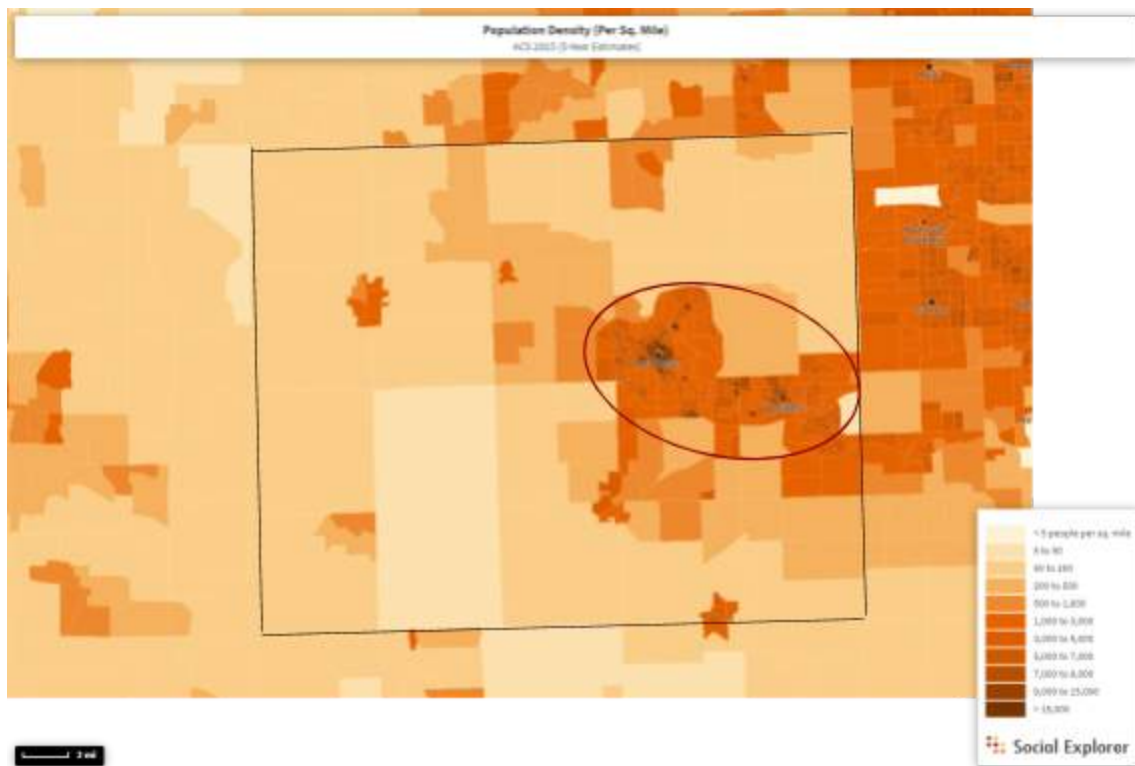
Population Data

With 304,485 residents, the Urban County makes up 91% of the entire county's population (333,786 people total). The Urban County experienced almost an 18% increase in population from 1990 to 2013. Because there are very little disparities between Urban County and

Washtenaw County data (provided by HUD), this focuses specifically on the Washtenaw Urban County.

Additionally, this plan naturally focuses more on urbanized areas of Washtenaw County. These areas include the City of Ann Arbor, Pittsfield Township, Superior Township, City of Ypsilanti, and Ypsilanti Township. Due to Ann Arbor's strength as an employment center there is additional growth in adjacent townships such as Scio, Ann Arbor Townships, and others. These urbanized areas are the oldest areas in Washtenaw County, mainly beginning in the City of Ypsilanti and City of Ann Arbor. Surrounding areas (Pittsfield Township, Superior Township and Ypsilanti Township) developed next due to population growth.

MAP 2_POPULATION DENSITY



Source: 2015 American Community Survey 5-year Estimates, map provided by Social Explorer

Race/Ethnicity

The Washtenaw Urban County has experienced dramatic changes when looking at the race and ethnicity breakdown from 1990 to 2010 (Table 4). With the largest increase during this period, Asian and/or Pacific Islanders are the third largest race in the Washtenaw Urban County, making up 8.4% of the current population (Table 5). Similarly, the Urban County experienced a significant rise in the Hispanic and Native American populations, but represent a smaller number in the current population (4.11% for Hispanic, 0.28% Native Americans). The African American/Black population has also risen (by 53% from 1990 to 2010) and makes up almost 14% of the current Urban County population. While the Urban County has experienced changes

throughout the last 20+ years, its majority is White (70%). This is comparable to the white population (71%) in Washtenaw County.

TABLE 6_RACE AND ETHNICITY TRENDS FROM 1990, 2000 & 2010

Race/Ethnicity	1990 Trend	2000 Trend	2010 Trend	Percent Change 1990-2010	Percent Change 2000-2010
White, Non-Hispanic	209,920	219,733	221,320	5.43%	0.72%
Black, Non-Hispanic	31,034	41,938	47,577	53.31%	13.45%
Hispanic	5,407	8,295	12,943	139.37%	56.03%
Asian or Pacific Islander, Non-Hispanic	11,402	22,048	30,010	163.20%	36.11%
Native American, Non-Hispanic	870	1,968	2,110	142.53%	7.22%

TABLE 7_RACE AND ETHNICITY CURRENT TREND

Race/Ethnicity- Current Trend	#	%
White, Non-Hispanic	221,320	70.28%
Black, Non-Hispanic	42,689	13.56%
Hispanic	12,943	4.11%
Asian or Pacific Islander, Non-Hispanic	26,645	8.46%
Native American, Non-Hispanic	888	0.28%
Two or More Races, Non-Hispanic	9,637	3.06%
Other, Non-Hispanic	802	0.25%

Age

Likewise, the Urban County has experienced an increase in population across all age ranges (Under 18, 18-64, and 65 and older). While residents 65 years and older make up almost 10% of the current Urban County Population, the smallest compared to other age ranges (Table 8), this age group experienced the largest increase from 1990 to 2010 with a 65% increase (Table 9). In Washtenaw County, residents 65 years and older make up a larger portion of the population (11.55). This increase is notable as jurisdictions and agencies address the reality of the aging Baby Boomers and aging in place needs.

TABLE 8_AGE

	Urban County		Washtenaw County	
Under 18	64,821	20.58%	70,500	20%
18-64	219,415	69.67%	242,821	68.5%
65+	30,687	9.74%	40,771	11.5%

TABLE 9_PERCENT CHANGE (1990-2010) BY AGE, URBAN COUNTY

Age	1990 Trend	2000 Trend	2010 Trend	Percent Change (1990-2010)
Under 18	54,523	66,796	64,821	18.89%

18-64	186,098	206,630	219,415	17.90%
65+	18,556	22,630	30,687	65.38%

Families with Children

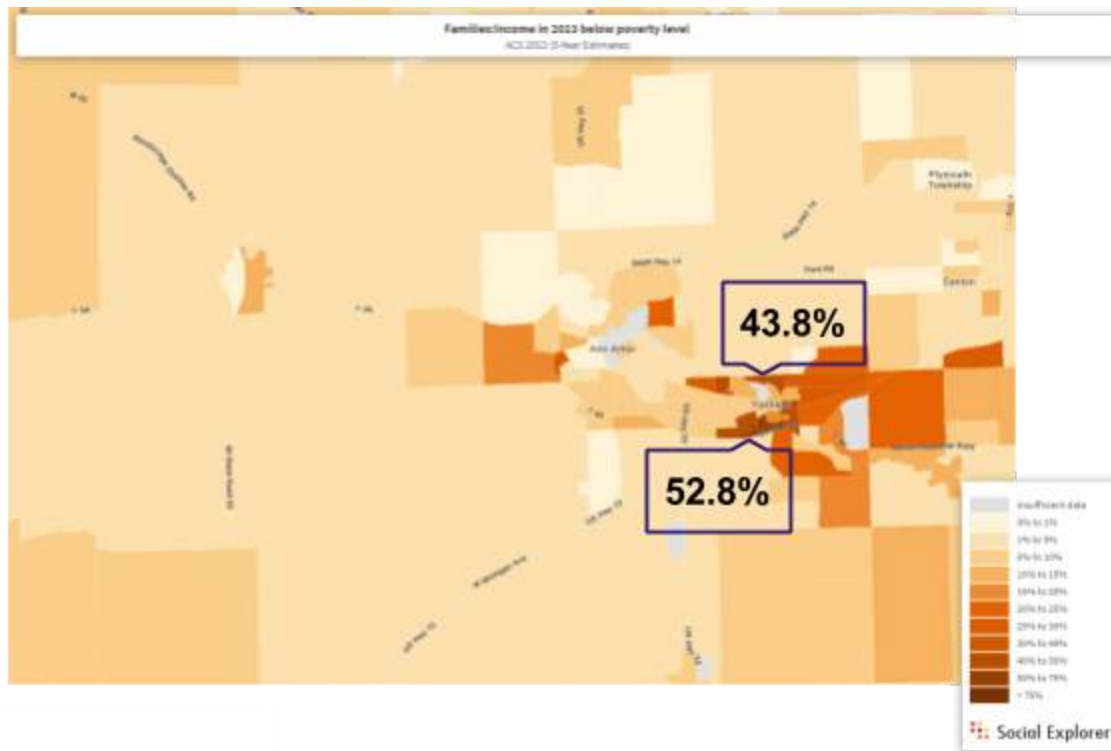
There are 32,840 (46.5%) families with children in the Urban County, almost a 14% increase from 1990 to 2010.

TABLE 10_FAMILY STATUS

	1990 Trend	2000 Trend	2010 Trend	Percent Change (1990-2010)
Families with children	28,852	26,917	32,840	13.82%

Certain areas in the county have a higher concentration of children and families, and families living in poverty. Map 3 shows the percentages of families with income that is below the poverty level. It is notable that the east side of the County has higher percentages of families in poverty, especially in the RECAPs, which is located in the City of Ypsilanti and Ypsilanti Township. Over half (52.8%) of the families in one of the RECAPs (located in the southern part of the City of Ypsilanti) have incomes below the poverty level; and nearly half (43.8%) of families in the other RECAP (located in the northern part of the City of Ypsilanti and northeastern part of Ypsilanti Township) have incomes below the poverty level.

MAP 3_FAMILIES WITH INCOME BELOW POVERTY LEVEL, 2013



Source: 2015 American Community Survey 5-year Estimates, map provided by Social Explorer

Sex

As for the Sex breakdown in Washtenaw Urban County, 49.4% identify as male and 50.6% identify as female.

National Origin

The ten most populous national origins in Washtenaw Urban County are China (excluding Hong Kong and Taiwan), India, Korea, Canada, Japan, Mexico, Taiwan, Germany, and the Philippines (Table 11). Although the number of residents from these 10 national origins may seem small, the Washtenaw Urban County has experienced a 98% increase of residents who are foreign-born from 1990 to 2010 (Table 12).

TABLE 11_NATIONAL ORIGIN IN WASHTENAW COUNTY

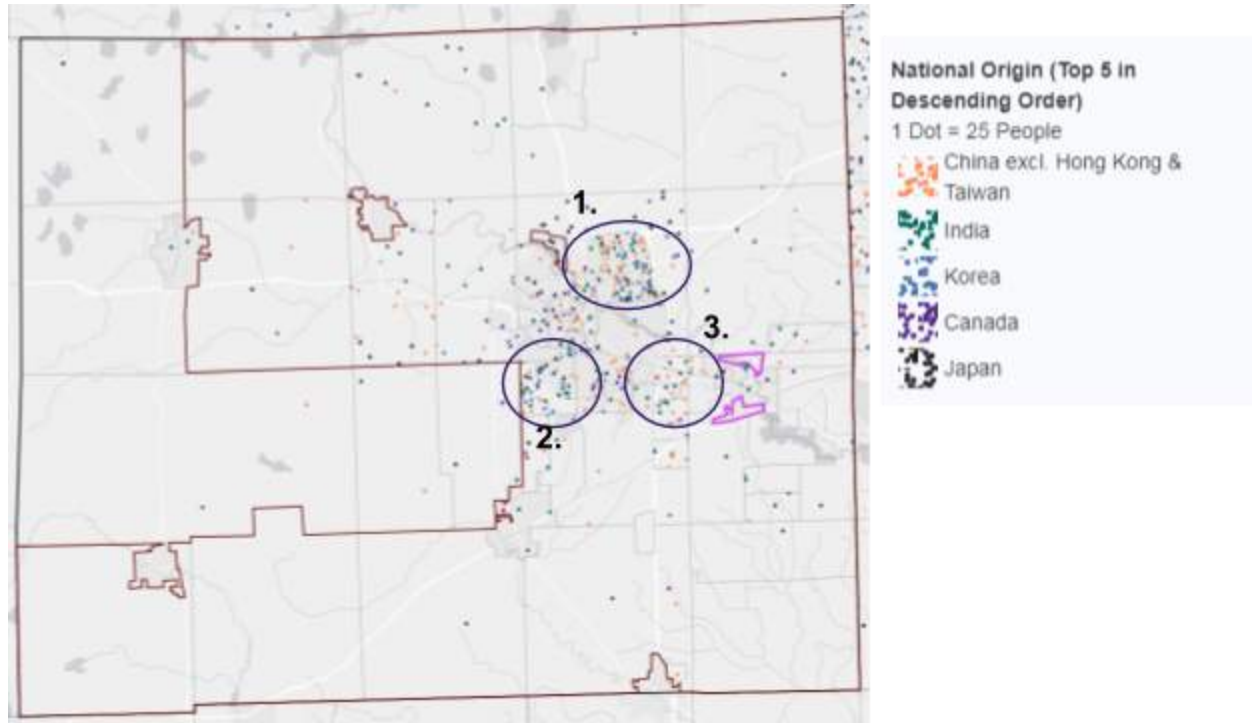
#1 country of origin	China excl. Hong Kong & Taiwan	4,933	1.64%
#2 country of origin	India	4,154	1.38%
#3 country of origin	Korea	3,252	1.08%
#4 country of origin	Canada	1,739	0.58%
#5 country of origin	Japan	1,644	0.55%
#6 country of origin	Mexico	1,477	0.49%
#7 country of origin	Taiwan	1,391	0.46%
#8 country of origin	Germany	1,288	0.43%
#9 country of origin	Philippines	967	0.32%

TABLE 12_NATIONAL ORIGIN TRENDS

	1990 Trend	2000 Trend	2010 Trend	Percent Change (1990-2010)
Foreign-born	18,815	32,337	37,269	98.08%

When looking at areas of higher concentrations of Foreign-Born residents (Map 4), there are clusterings in Ann Arbor (1 and 2) and Pittsfield Township (2 and 3).

MAP 4_FIVE MOST POPULOUS NATIONAL ORIGINS [1 DOT = 25 PEOPLE]



Limited English Proficiency (LEP)

The Limited English Proficiency increased by 84% from 1990 to 2010. The top three languages that are LEP are Chinese, Spanish, and Korean. In response to this data, the OCED initially looked to Chinese churches in the Ann Arbor area to reach out to about the AFFH efforts and translated the Washtenaw County Housing and Neighborhood Survey in Spanish.

TABLE 13_LIMITED ENGLISH PROFICIENCY (LEP) LANGUAGES

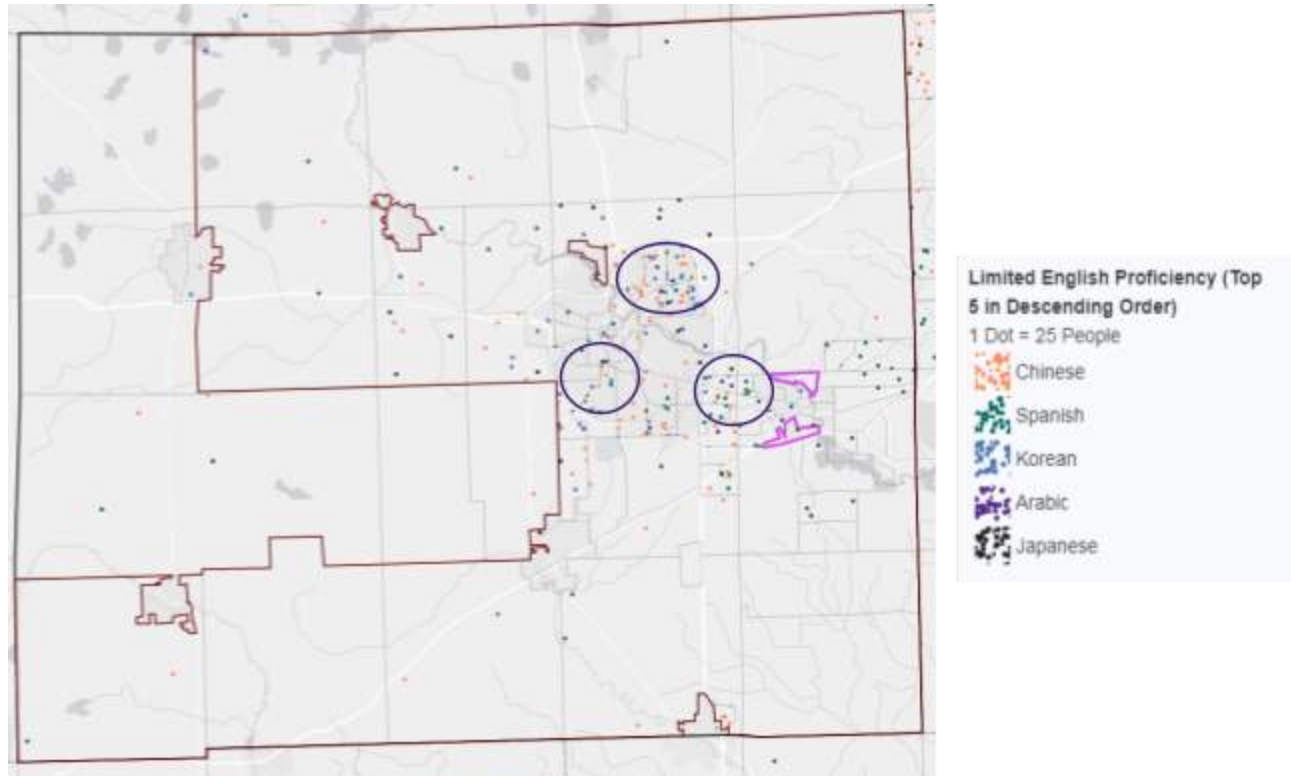
#1 LEP Language	Chinese	3,332	1.11%
#2 LEP Language	Spanish	2,473	0.82%
#3 LEP Language	Korean	1,714	0.57%
#4 LEP Language	Arabic	987	0.33%
#5 LEP Language	Japanese	925	0.31%
#6 LEP Language	African	561	0.19%
#7 LEP Language	Other Indo-European Language	557	0.19%
#8 LEP Language	French	443	0.15%
#9 LEP Language	Other Asian Language	396	0.13%
#10 LEP Language	Hindi	298	0.10%

TABLE 14_LEP TRENDS

	1990 Trend	2000 Trend	2010 Trend	Percent Change (1990-2010)
Limited English Proficiency	7,286	13,041	13,398	83.89%

Clusterings of residents with Limited English Proficiency resemble the clusterings of Foreign-born residents (Map 5).

MAP 5_LEP & THE FIVE MOST COMMONLY USED LANGUAGES



Disability Type

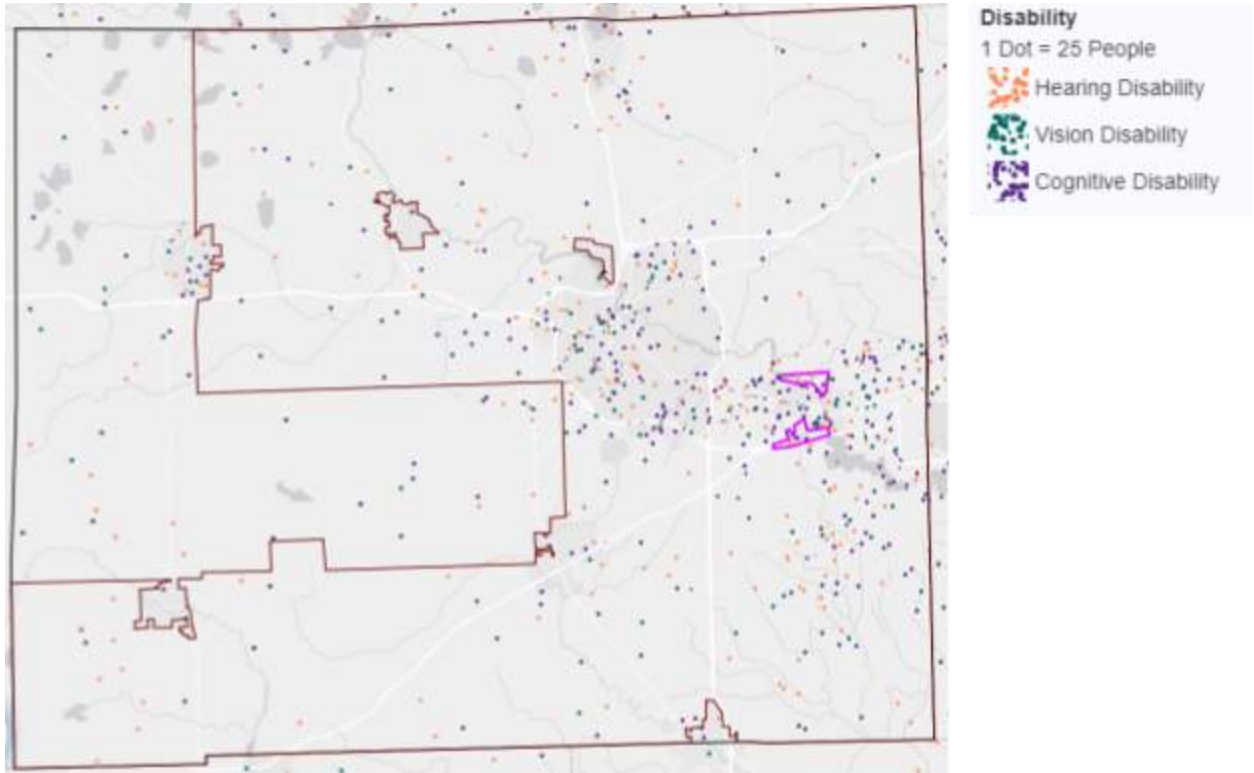
Within the Urban County, 15.6% residents reportedly live with a disability. The three most reported disabilities are ambulatory difficulty (4.44%), cognitive difficulty (3.39%), and independent-living difficulty (3.12%). As seen in Maps 6 and 7, persons living with a disability reside in more urbanized areas, which matches trends in other demographic categories.

TABLE 15_DISABILITY TYPES

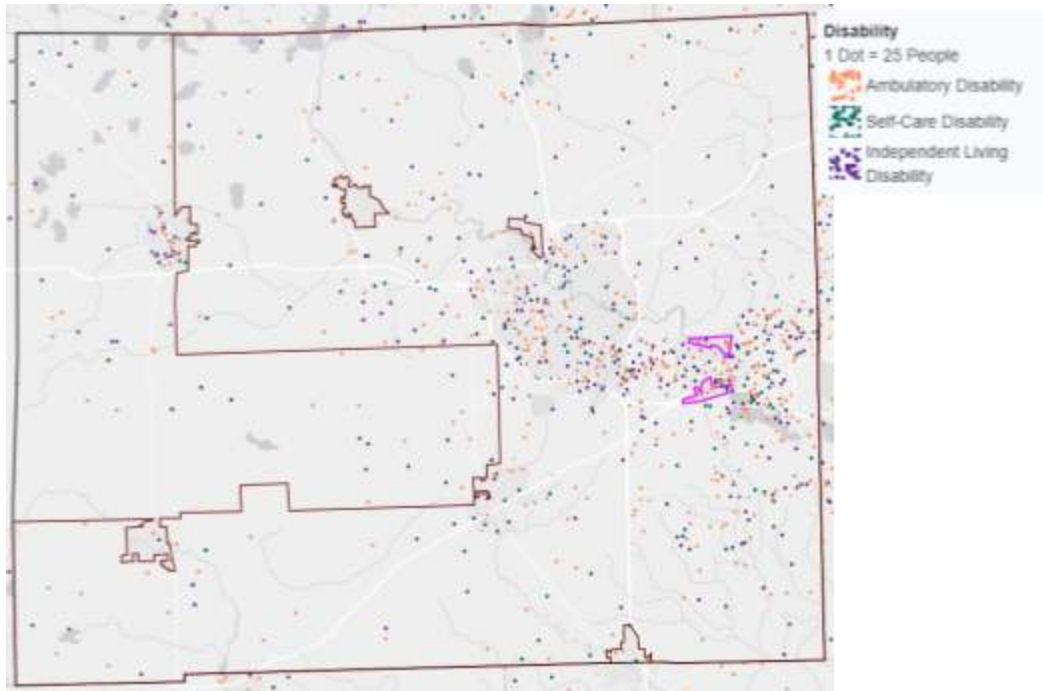
Disability Type	(Washtenaw County, MI CDBG, HOME, ESG) Jurisdiction		(Ann Arbor, MI) Region	
Hearing difficulty	6,784	2.29%	7,886	2.42%
Vision difficulty	3,409	1.15%	3,907	1.20%
Cognitive difficulty	10,049	3.39%	11,135	3.42%
Ambulatory difficulty	13,183	4.44%	14,821	4.55%

Self-care difficulty	4,907	1.65%	5,560	1.71%
Independent living difficulty	9,265	3.12%	10,284	3.16%
TOTAL	47,597	15.63%	53,593	16.06%

MAP 6_HEARING, VISION, AND COGNITIVE DISABILITY [1 DOT = 25 PEOPLE]



MAP 7_ AMBULATORY, SELF-CARE, AND INDEPENDENT LIVING DIFFICULTY [1 DOT = 25]



Housing Tenure

Washtenaw County is unique in that it hosts two major universities, the University of Michigan in Ann Arbor and Eastern Michigan University in the City of Ypsilanti. The overall tenure of the Urban County is fairly balanced with 58.2% owner-occupied households and 41.8% renters. When comparing housing tenure by race (Table 16), it is notable that there are more white homeowners and renters than other races in the Urban County; however, there are few white renters than there are white homeowners, and number of renters in other races, such as Black and Asian, are higher than homeowners.

TABLE 16_HOUSING TENURE BY RACE & ETHNICITY

Race/Ethnicity	Urban County (Jurisdiction)				Washtenaw County (Region)			
	Homeowners		Renters		Homeowners		Renters	
	#	%	#	%	#	%	#	%
White, Non-Hispanic	59,910	82.1%	30,705	60.4%	69,095	83.7%	32,910	61.8%
Black, Non-Hispanic	5,890	8.1%	9,718	19.1%	5,925	7.2%	9,715	18.2%
Hispanic	1,497	2.1%	2,529	5%	1,665	2.0%	2,605	4.9%
Asian or Pacific Islander, Non-Hispanic	4,213	5.8%	5,685	11.2%	4,379	5.3%	5,690	10.7%
Native American, Non-Hispanic	82	0.1%	115	0.2%	85	0.1%	115	0.2%
Other, Non-Hispanic	1,355	1.9%	2,109	4.2%	1,430	1.7%	2,185	4.1%
Total Household Units	72,955	-	50,875	-	82,580	-	53,220	-

Geographically, certain areas have more renters than homeowners (Map 8). The City of Ann Arbor and City of Ypsilanti both have more renters than homeowners. The contrast of owner/renter is more in the City of Ypsilanti with 65.8% renters and 34.2% owners, whereas Ann Arbor’s owner/renter is more balanced with 54.3% renters and 45.7% owners.

TABLE 17_HOUSING TENURE IN THE CITY OF ANN ARBOR AND THE CITY OF YPSILANTI

	City of Ann Arbor		City of Ypsilanti	
	#	%	#	%
Owner Occupied	21,031	45.7%	2,625	34.2%
Renter Occupied	24,965	54.3%	5,059	65.8%
Total Units	45,996		7,684	

MAP 8_HOUSING TENURE BY RENTERS

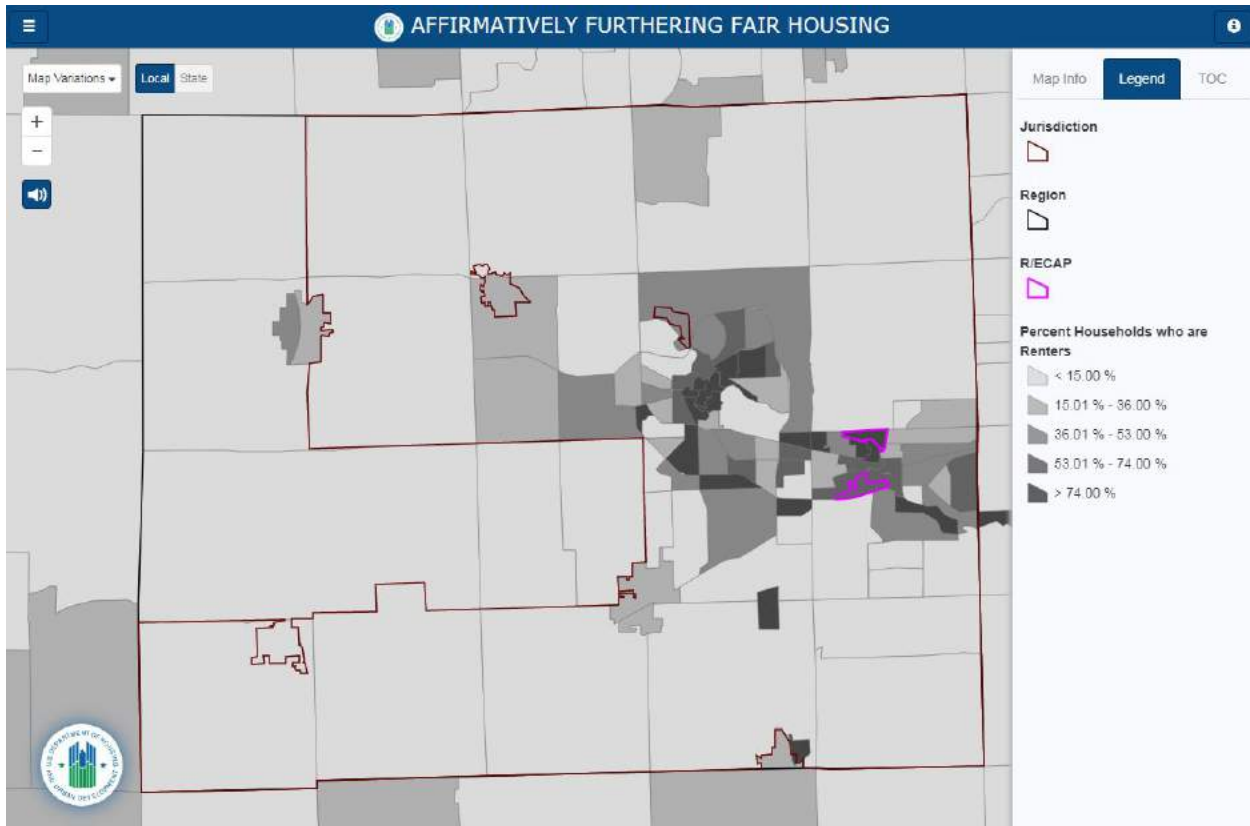
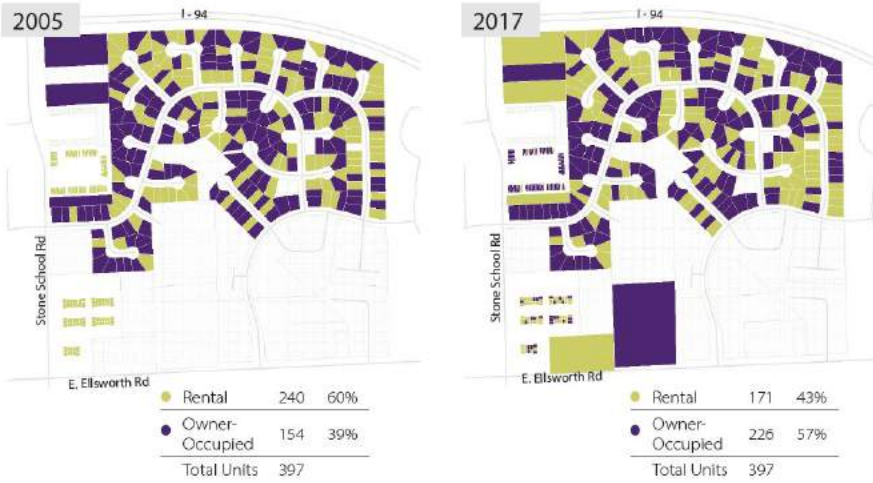


FIGURE 1_CALL-OUT SECTION (DRAFT):

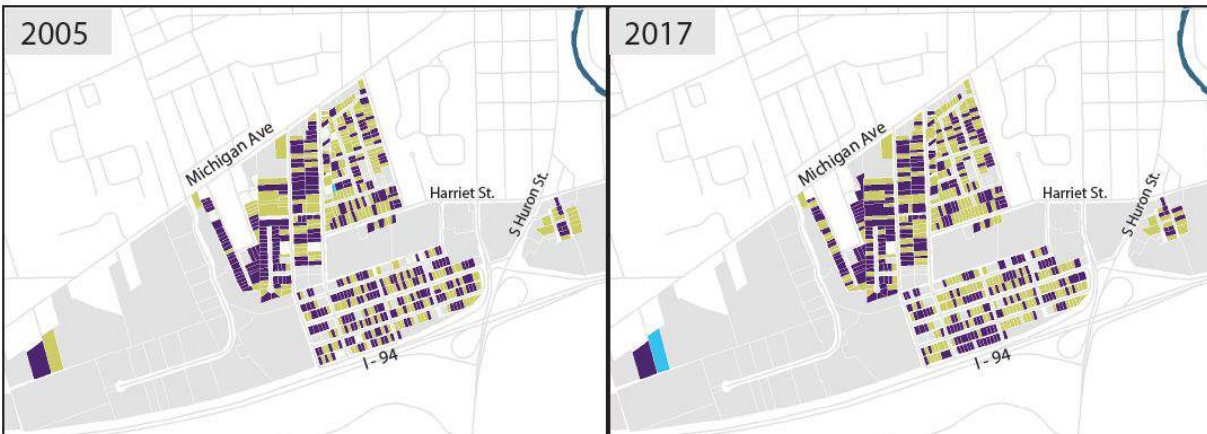
BRYANT COMMUNITY

HOUSING TENURE



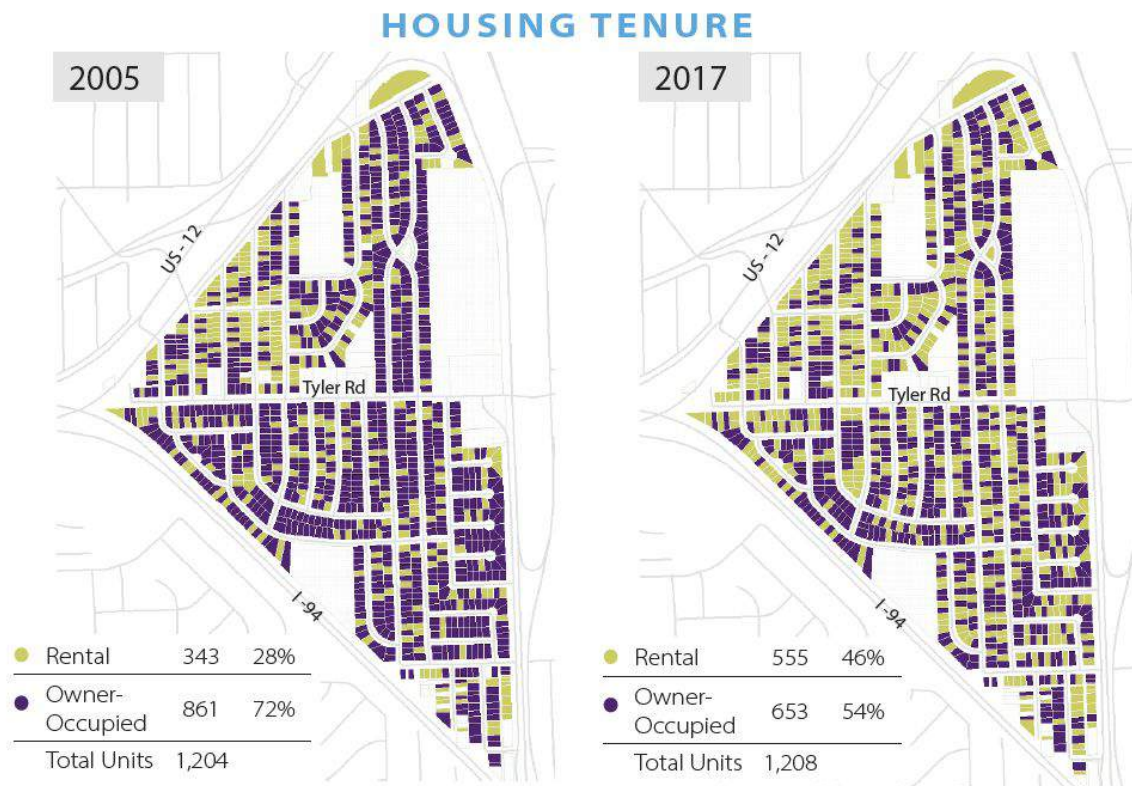
SOUTHSIDE YPSILANTI

HOUSING TENURE



	2005		2017	
Rental	256	45%	285	49%
Owner-Occupied	315	55%	300	51%
Total Units	572		586	

WEST WILLOW



While the two universities have had a great influence on the number of rental units, the housing downturn has been a general change in attitude around home-ownership as well. Focus group participants also spoke in regards to the housing tenure in their neighborhood. With mortgages nearly paid off, it was apparent that the homeowners in one focus group were unaware of the cost of living for current renters. Participants in another focus group unanimously agreed that it is cheaper to own a home in their neighborhood than it is to rent. In another focus group, participants who are homeowners expressed their preference in living in an area with more homeowners than renters, commenting that if renters acted more like homeowners, they'd be more accepting.

Additional Information

In response to the HUD-provided demographics, staff noticed particular disparities throughout the Urban County and created neighborhood profiles. Staff decided to take a deeper look at specific areas that are challenging in several ways (i.e. loss of housing value, low homeownership rates, high rental rates, etc.) that may further trends of gentrification, segregation, and exclusion of opportunities.

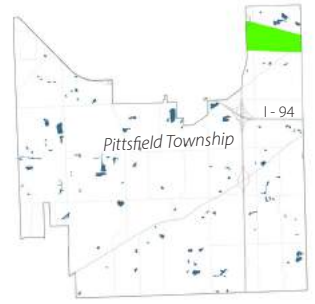
For example, one of the RECAPs in the southern part of the City of Ypsilanti is historically and predominantly African American neighborhood. There have been trends of disinvestment and lack of resources or lack of access to opportunities. Staff looked at the profile for this area, most

commonly known as Ypsilanti's Southside, to follow demographics by race as well as changes in housing values.

Another example is the Waterhill and Kerrytown neighborhood in the City of Ann Arbor. Waterhill was once a predominantly African American neighborhood in Ann Arbor, however, it has become more white over time. While the housing market has been stable over the years (even through the Recession), staff wanted to look closer and to explore demographic changes that may pertain to potential gentrification.

There are 12 profiles in total and each one tells a different story:

CARPENTER & PACKARD

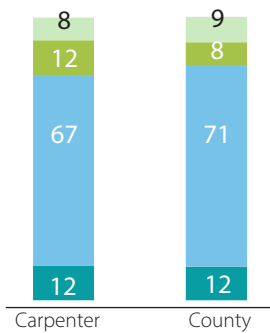


BRIEF HISTORY

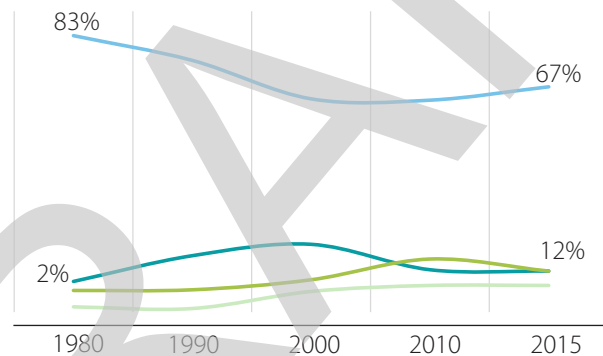
DEMOGRAPHICS

Total Population: 2,804

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1980 - 2015



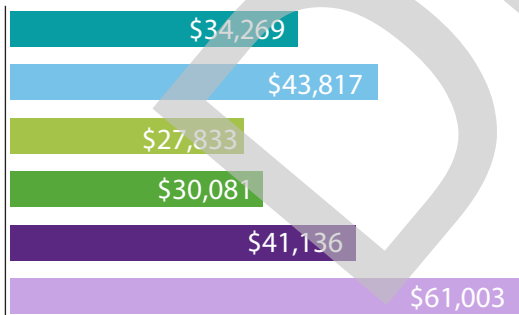
Education Attainment

Bachelor's Degree or Higher, 2015

	Carpenter	County
White	53%	53%
Hispanic/Latino	53%	26%
Asian	51%	54%
Other	78%	82%
Total	6%	34%

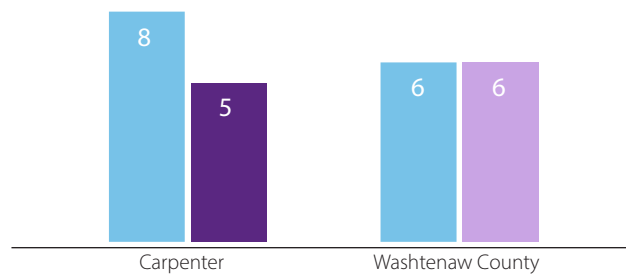
Total Population by Hispanic/Latino:
8% in Carpenter; 4% in the County

Median Household Income, 2015



Unemployment, 2015

In Percentages



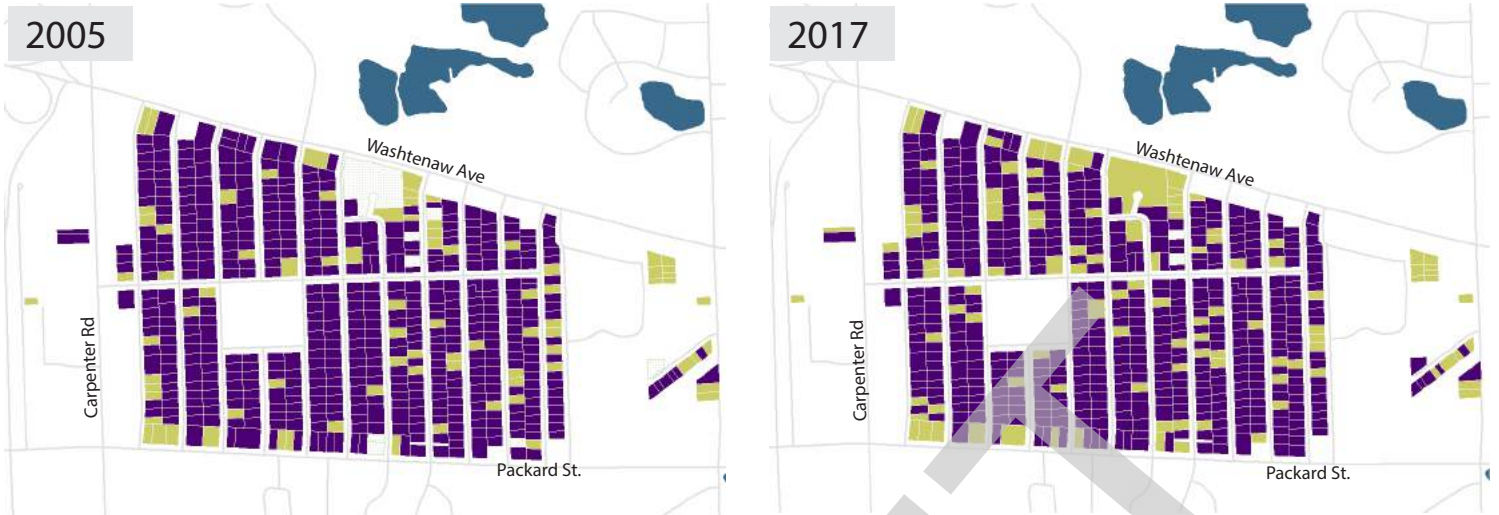
● African American or Black	● Asian	● Other	● Washtenaw County
● White	● Hispanic/Latino	● Total Carpenter	

Some demographics by race are not shown on charts due to small percentage points.
2010 and 2015 demographic data is from 5-year estimates, 1980-2000 is from the Decennial Census
Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.



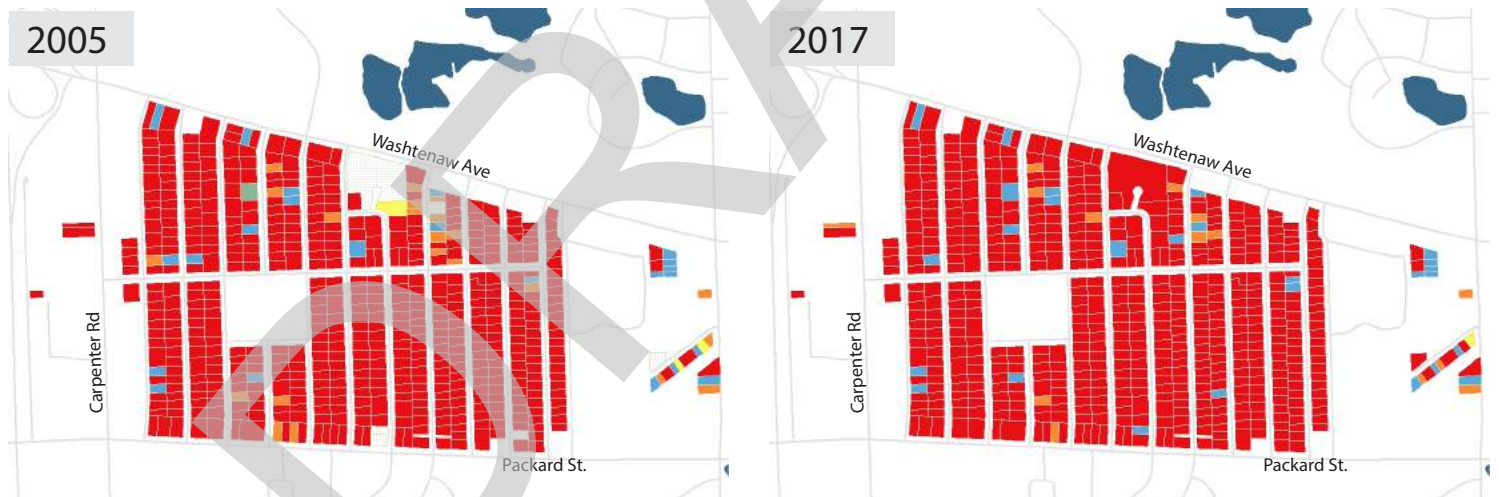


HOUSING TENURE



	2005		2017	
● Rental	81	14%	107	18%
● Owner-Occupied	493	86%	473	82%
Total Units	574		580	

HOUSING VALUE



	2005		2017	
● < \$25,000	23	4%	27	5%
● \$25,000 - \$35,000	1	0%	0	0%
● \$35,000 - \$45,000	3	1%	1	0%
● \$45,000 - \$65,000	22	4%	14	2%
● > \$65,000	527	91%	540	93%
Total Units	576		582	

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

EASTSIDE YPSI



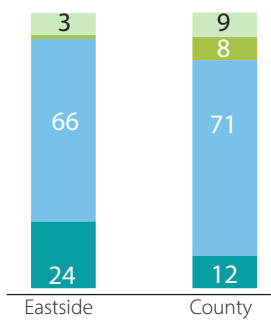
BRIEF HISTORY

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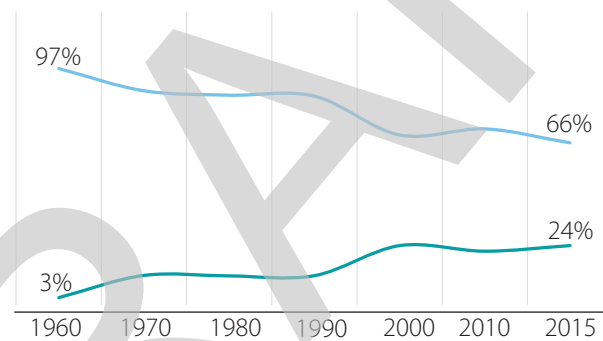
DEMOGRAPHICS

Total Population: 3,154

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1960 - 2015

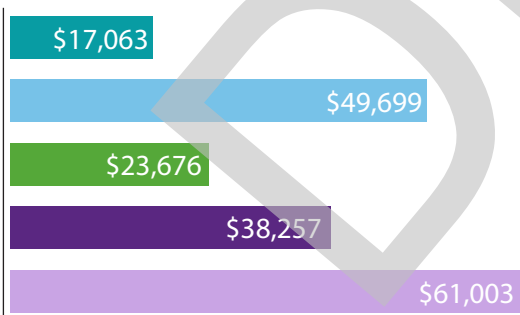


Education Attainment
Bachelor's Degree or Higher, 2015

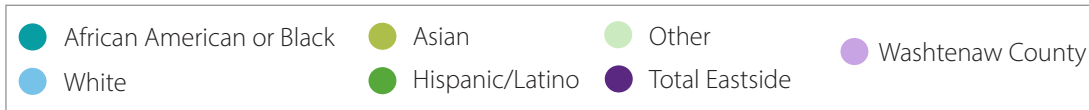
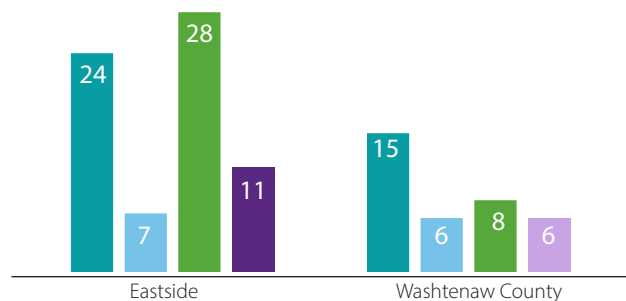
	Eastside	County
Bachelor's Degree or Higher	36%	53%
Some College	6%	26%
High School Graduate	42%	54%
Less than High School	18%	34%

Total Population by Hispanic/Latino:
2% in Eastside; 4% in the Washtenaw County

Median Household Income, 2015



Unemployment, 2015
In Percentages



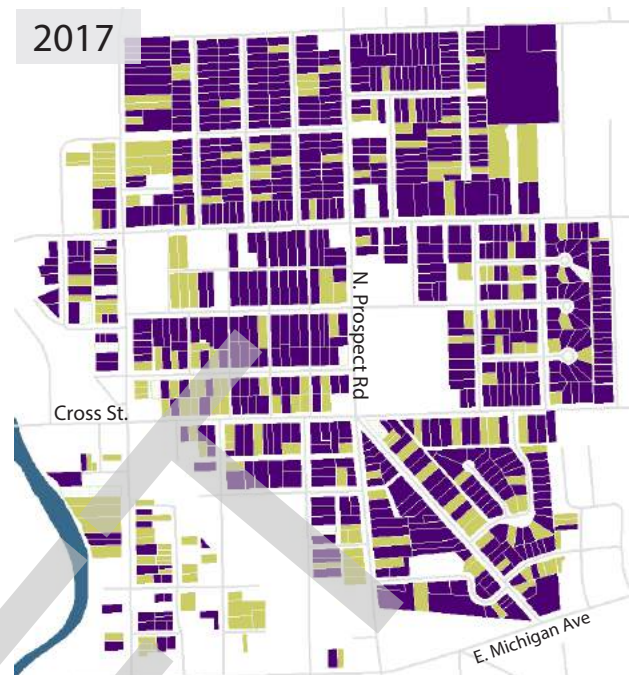
Data for Asian not shown on some charts due to small percentage points.
2010 and 2015 demographic data is from 5-year estimates; 1960 - 2000 demographic data is from the Decennial Census
Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.



HOUSING TENURE

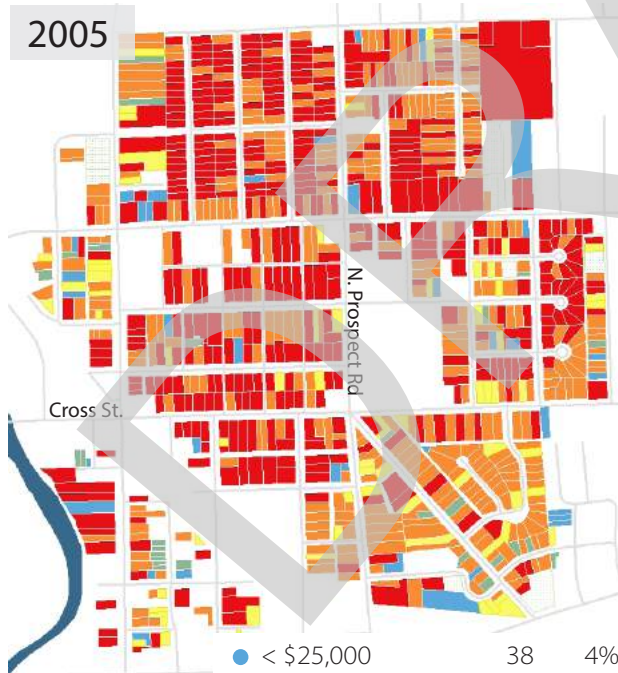


Rental	169	20%
Owner-Occupied	685	80%
Total Units	854	

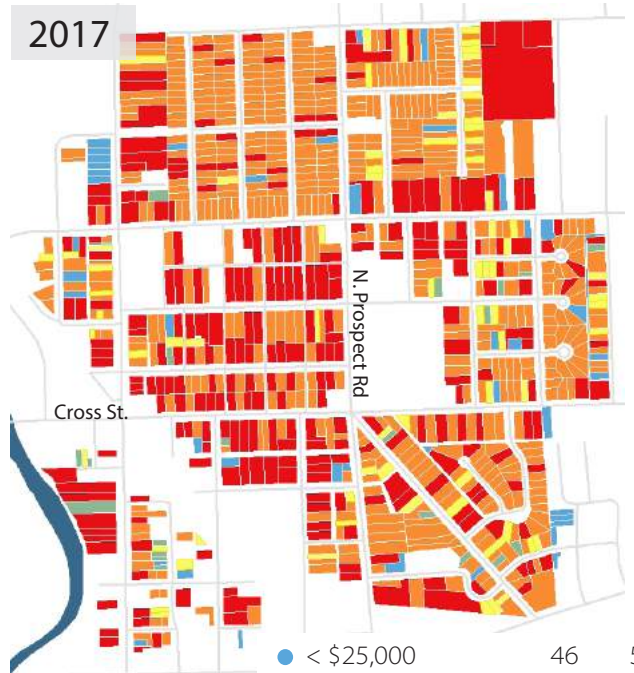


Rental	207	23%
Owner-Occupied	676	77%
Total Units	883	

HOUSING VALUE



< \$25,000	38	4%
\$25,000 - \$35,000	28	3%
\$35,000 - \$45,000	70	8%
\$45,000 - \$65,000	345	39%
> \$65,000	400	45%
Total Units	881	



< \$25,000	46	5%
\$25,000 - \$35,000	21	2%
\$35,000 - \$45,000	72	8%
\$45,000 - \$65,000	496	55%
> \$65,000	260	29%
Total Units	895	

Housing Value maps show the State Equalized Value (SEV). Double the SEV and get an estimation of the housing value.

ECORSE ROAD



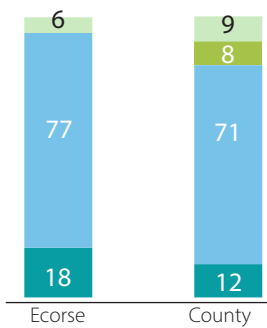
BRIEF HISTORY

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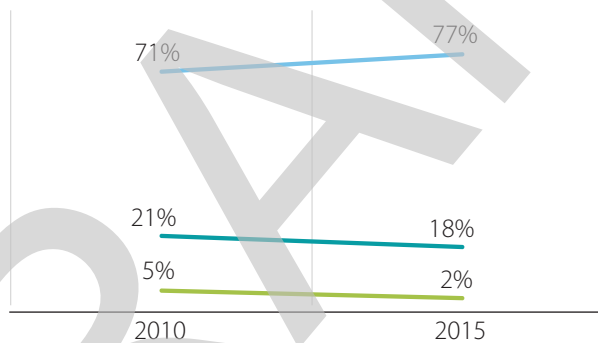
DEMOGRAPHICS

Total Population: 3,353

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 2010 - 2015

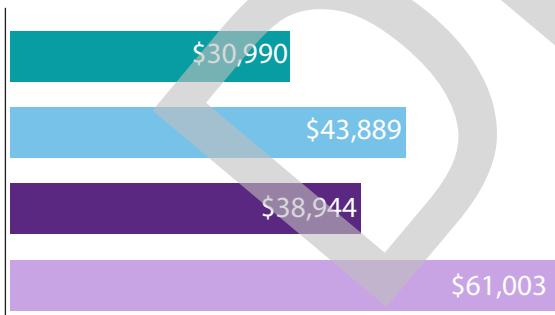


Education Attainment
Bachelor's Degree or Higher, 2015

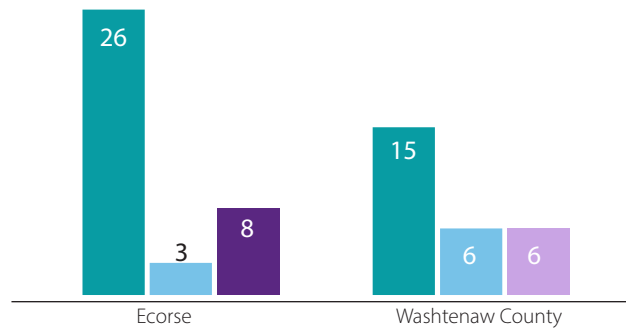
	Ecorse	County
White	13%	53%
African American or Black	9%	26%
Other	14%	54%

Total Population by Hispanic/Latino:
2.2% in Ecorse; 4% in the Washtenaw County

Median Household Income, 2015



Unemployment, 2015
In Percentages



● African American or Black	● Asian	● Other	● Washtenaw County
● White	● Hispanic/Latino	● Total Ecorse	





HOUSING TENURE



	2005		2017	
● Rental	250	18%	464	33%
● Owner-Occupied	1108	82%	923	67%
Total Units	1,358		1,387	

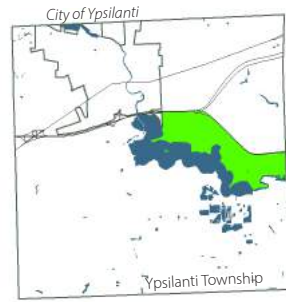
HOUSING VALUE



	2005		2017	
● < \$25,000	87	6%	231	17%
● \$25,000 - \$35,000	16	1%	495	36%
● \$35,000 - \$45,000	157	12%	450	32%
● \$45,000 - \$65,000	822	60%	209	15%
● > \$65,000	278	20%	8	1%
Total Units	1,360		1,393	

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

GAULT VILLAGE & SUGARBROOK



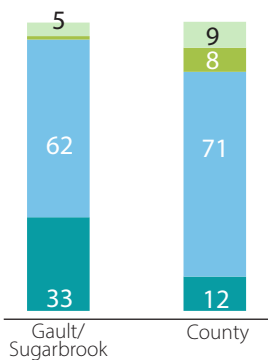
BRIEF HISTORY

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse sit amet porta magna, id ornare metus. Sed purus mi, tincidunt eu hendrerit non, interdum et velit. Integer vitae leo nulla. Quisque gravida nisi at erat blandit hendrerit. Morbi sit amet ultricies nisl. Aliquam iaculis tincidunt gravida. Cras feugiat, turpis eu efficitur dapibus

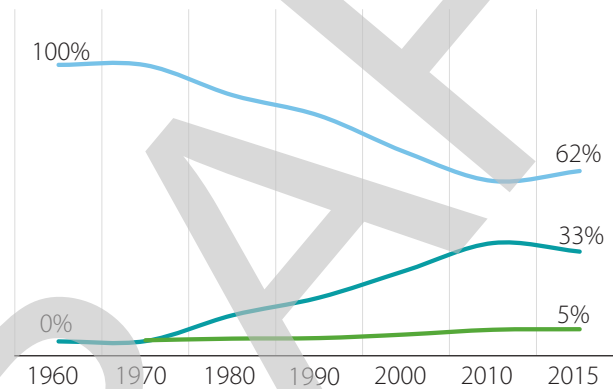
DEMOGRAPHICS

Total Population: 8,662

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1960 - 2015

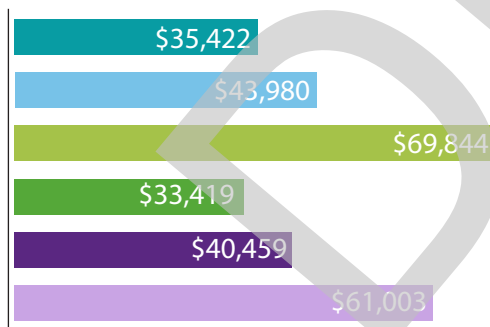


Education Attainment
Bachelor's Degree or Higher, 2015

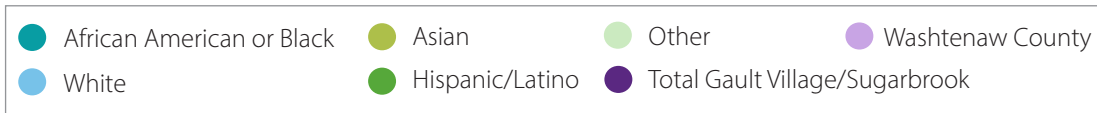
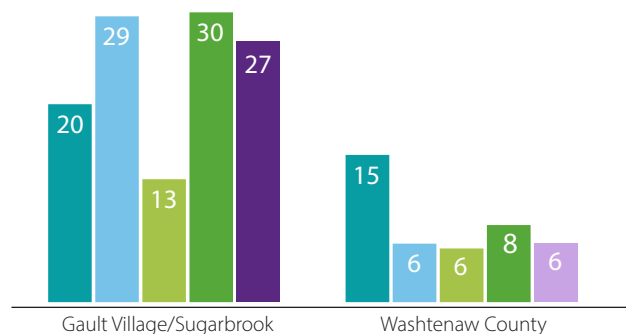
	Gault/Sugarbrook	County
African American or Black	20%	26%
White	29%	54%
Other	13%	82%
Hispanic/Latino	30%	34%

Total Population by Hispanic/Latino:
4.5% in Gault/Sugarbrook; 4% in the County

Median Household Income, 2015



Unemployment, 2015
In Percentages

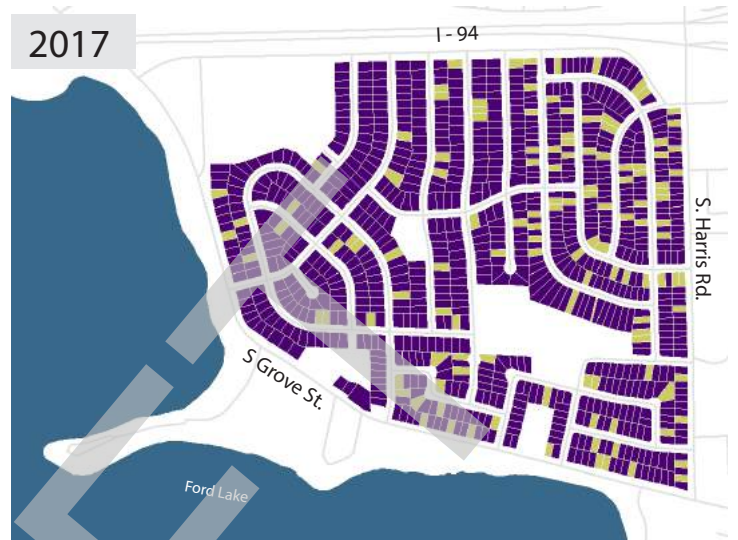


GAULT VILLAGE

HOUSING TENURE

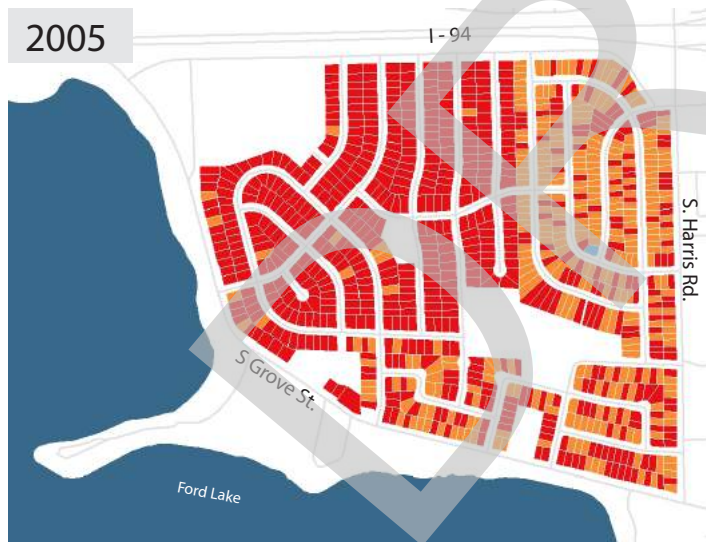


● Rental	71	7%
● Owner-Occupied	879	93%
Total Units	950	



● Rental	128	13%
● Owner-Occupied	823	87%
Total Units	951	

HOUSING VALUE



● < \$25,000	1	0%
● \$25,000 - \$35,000	0	0%
● \$35,000 - \$45,000	0	0%
● \$45,000 - \$65,000	317	33%
● > \$65,000	632	67%
Total Units	950	

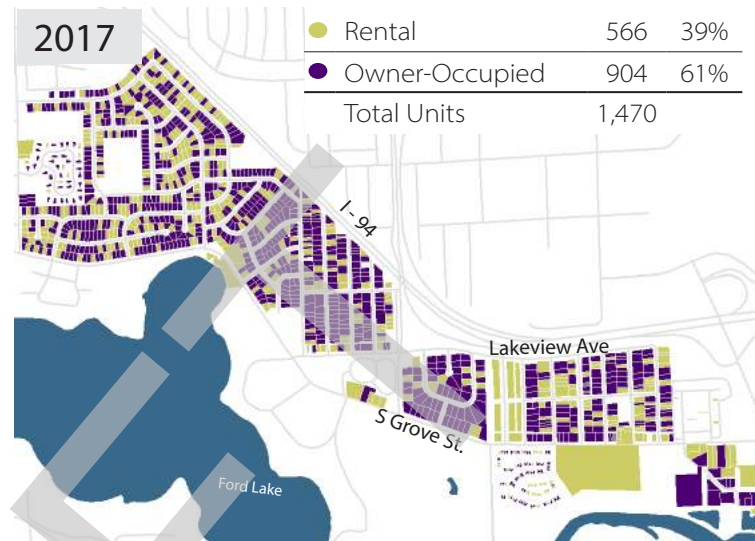
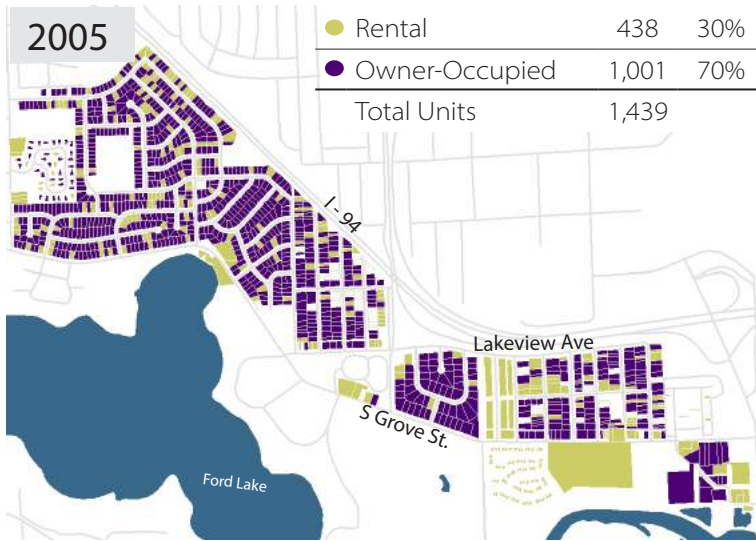


● < \$25,000	6	1%
● \$25,000 - \$35,000	0	0%
● \$35,000 - \$45,000	1	0%
● \$45,000 - \$65,000	842	89%
● > \$65,000	102	11%
Total Units	951	

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

SUGARBROOK & LAKEVIEW

HOUSING TENURE



HOUSING VALUE



< \$25,000	261	18%
\$25,000 - \$35,000	26	2%
\$35,000 - \$45,000	276	19%
\$45,000 - \$65,000	735	51%
> \$65,000	141	10%
Total Units	1,439	



< \$25,000	526	36%
\$25,000 - \$35,000	367	25%
\$35,000 - \$45,000	343	23%
\$45,000 - \$65,000	138	9%
> \$65,000	96	7%
Total Units	1,470	

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.



HOLMES ROAD

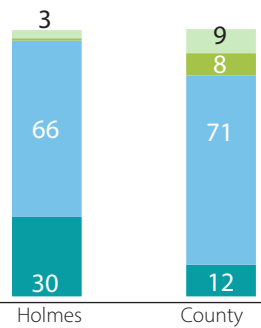
BRIEF HISTORY

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse sit amet porta magna, id ornare metus. Sed purus mi, tincidunt eu hendrerit non, interdum et velit. Integer vitae leo nulla. Quisque gravida nisi at erat blandit hendrerit. Morbi sit amet ultricies nisl. Aliquam iaculis tincidunt gravida. Cras feugiat, turpis eu efficitur dapibus

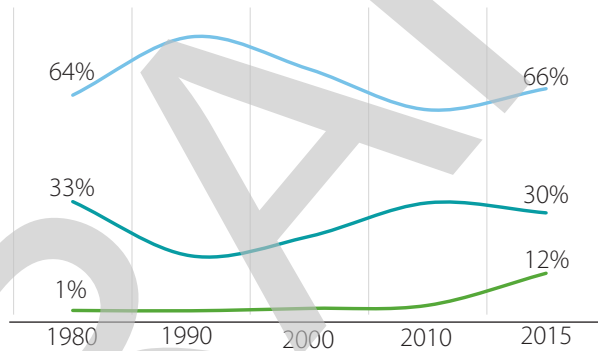
DEMOGRAPHICS

Total Population: 3,198

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1980 - 2015

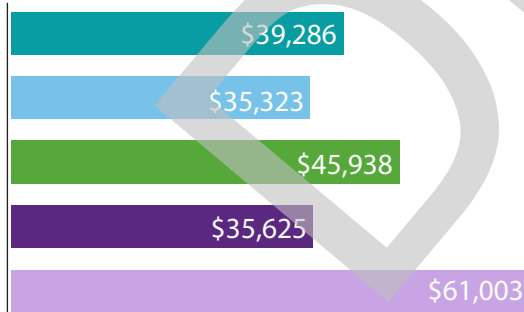


Education Attainment
Bachelor's Degree or Higher, 2015

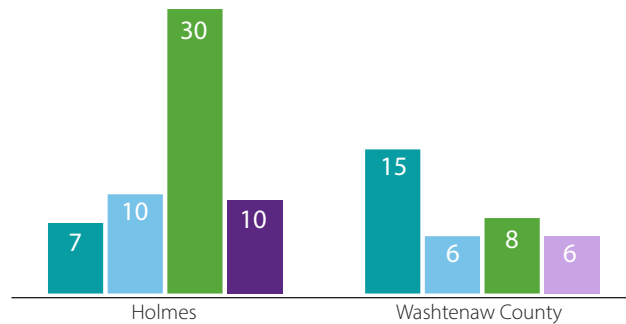
	Holmes	County
Other	20%	53%
African American or Black	16%	26%
White	21%	54%
Hispanic/Latino	12%	34%

Total Population by Hispanic/Latino:
12% in Holmes; 4% in the Washtenaw County

Median Household Income, 2015



Unemployment, 2015
In Percentages



● African American or Black	● Asian	● Other	● Washtenaw County
● White	● Hispanic/Latino	● Total Holmes	

Data not shown for Asian on some charts due to small percentage points.
2010 and 2015 demographic data is from 5-year estimates, 2000 is from the Decennial
Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.

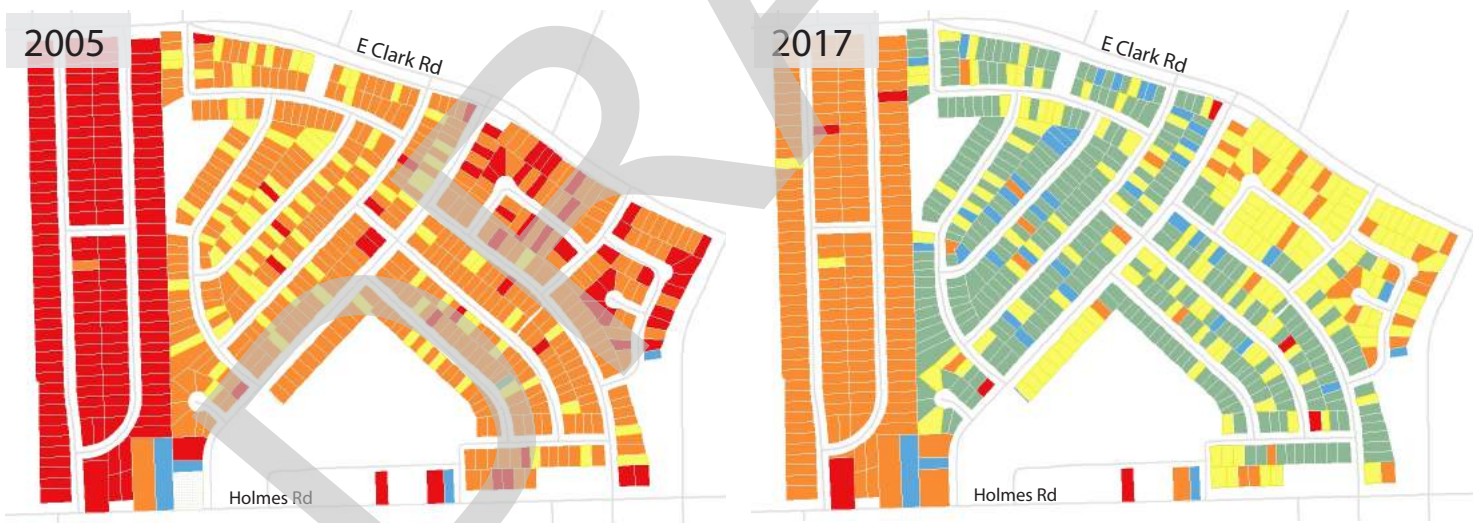


HOUSING TENURE



	2005		2017	
● Rental	95	13%	226	31%
● Owner-Occupied	621	87%	492	69%
Total Units	716		718	

HOUSING VALUE



	2005		2017	
● < \$25,000	4	1%	41	6%
● \$25,000 - \$35,000	1	0%	300	42%
● \$35,000 - \$45,000	91	13%	176	25%
● \$45,000 - \$65,000	408	57%	193	27%
● > \$65,000	212	30%	8	1%
Total Units	716		718	

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

PLATT ROAD & PACKARD



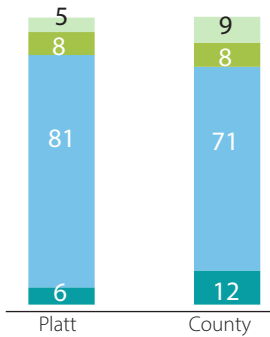
BRIEF HISTORY

This neighborhood is south of Washtenaw Avenue and straddles Platt Road, south of County Farm Park, and north of Packard Road. Mallet's Creek bisects the area, north to south. As Ann Arbor experienced high growth in middle of the 20th century, outlying tracks of land were developed with new single-family housing to meet new demand. The majority of the moderately priced homes in this neighborhood date from the 1950s and 1960s.

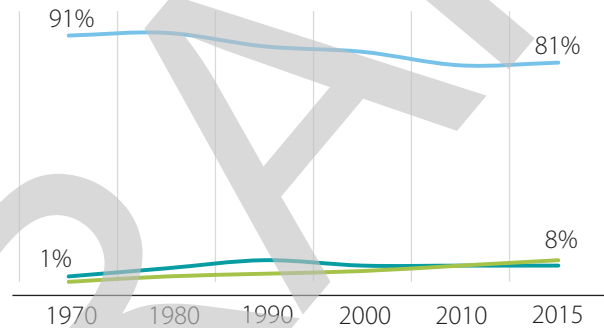
DEMOGRAPHICS

Total Population: 6,717

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1970 - 2015

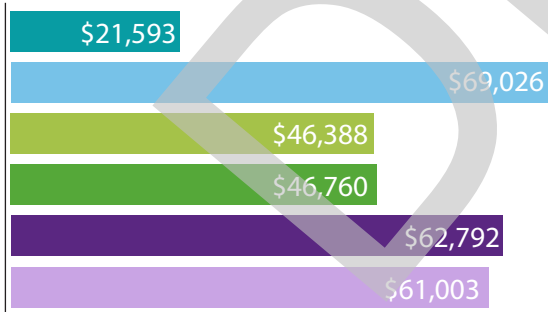


Education Attainment
Bachelor's Degree or Higher, 2015

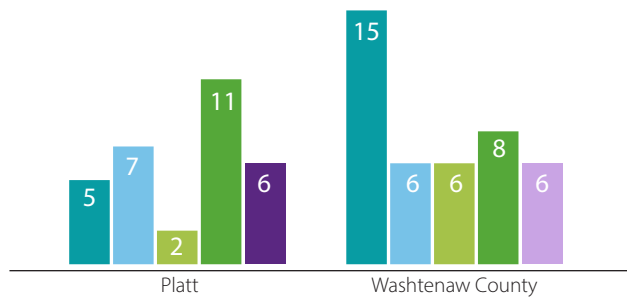
	Platt	County
African American or Black	22%	26%
White	69%	54%
Hispanic/Latino	92%	82%
Other	46%	34%

Total Population by Hispanic/Latino:
3% in Platt; 4% in the Washtenaw County

Median Household Income, 2015



Unemployment, 2015
In Percentages



● African American or Black	● Asian	● Other	● Washtenaw County
● White	● Hispanic/Latino	● Total Platt	

Data for Hispanic/Latino and Asian not shown on some charts due to small percentage points. 2010 and 2015 demographic data is from 5-year estimates, 1970 - 2000 is from the Decennial Census. Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.



HOUSING TENURE



	2005		2017	
● Rental	97	7%	265	19%
● Owner-Occupied	870	63%	1104	81%
Total Units	1,371		1,371	

HOUSING VALUE



	2005		2017	
● < \$25,000	9	1%	2	0%
● \$25,000 - \$35,000	4	0%	11	1%
● \$35,000 - \$45,000	0	0%	201	15%
● \$45,000 - \$65,000	35	3%	211	15%
● > \$65,000	921	67%	946	69%
Total Units	1,371		1,371	

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

SOUTH OF MICHIGAN AVE



BRIEF HISTORY

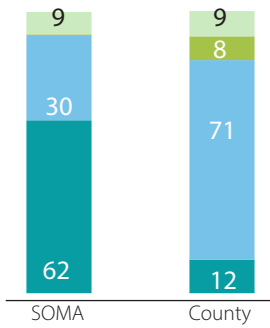
The area South of Michigan Avenue (SOMA) is historically home to people of color, as it was one of the few places where African Americans could purchase a home in the 1960's. Today, the US Housing and Urban Development Department (HUD) identifies this area as a **Racially or Ethnically Concentrated Area of Poverty (R/ECAP)**.

Pictured Right: African Americans made up 98% of the population in the SOMA area.

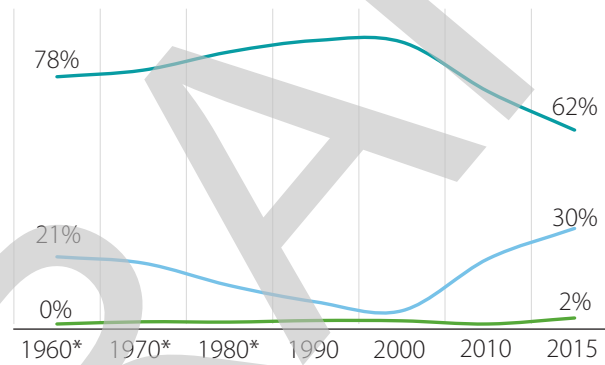
DEMOGRAPHICS

Total Population: 3,684

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1960 - 2015

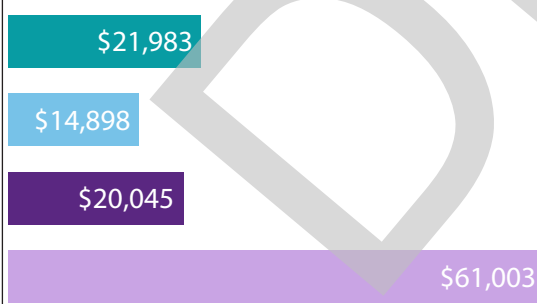


Education Attainment
Bachelor's Degree or Higher, 2015

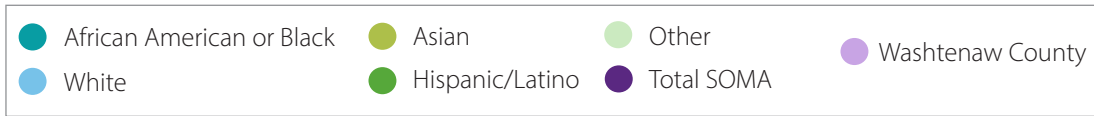
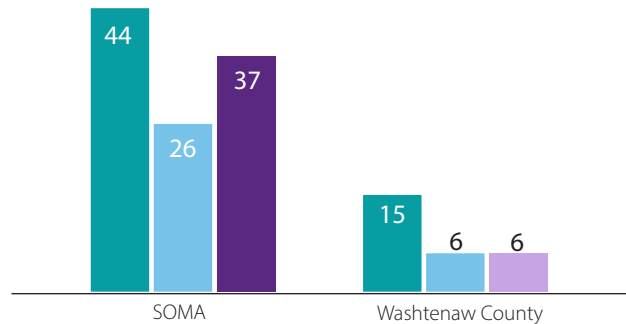
	SOMA	County
White	11%	53%
African American or Black	8%	26%
Other	20%	54%

Total Population by Hispanic/Latino:
1.3% in SOMA; 4% in the Washtenaw County

Median Household Income, 2015

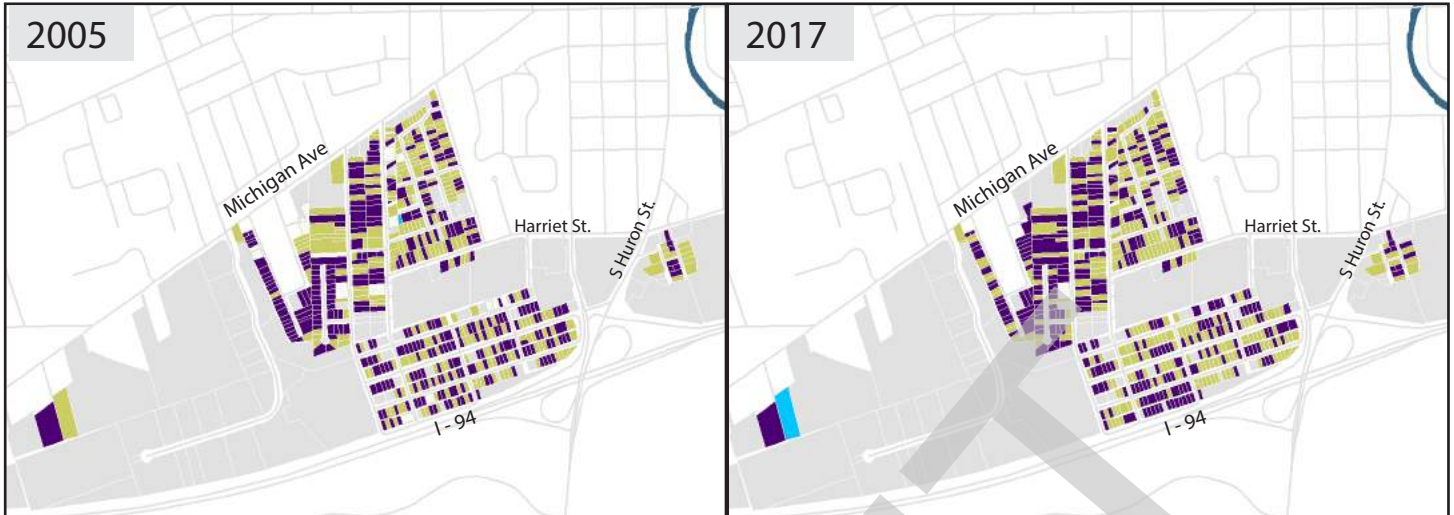


Unemployment, 2015
In Percentages



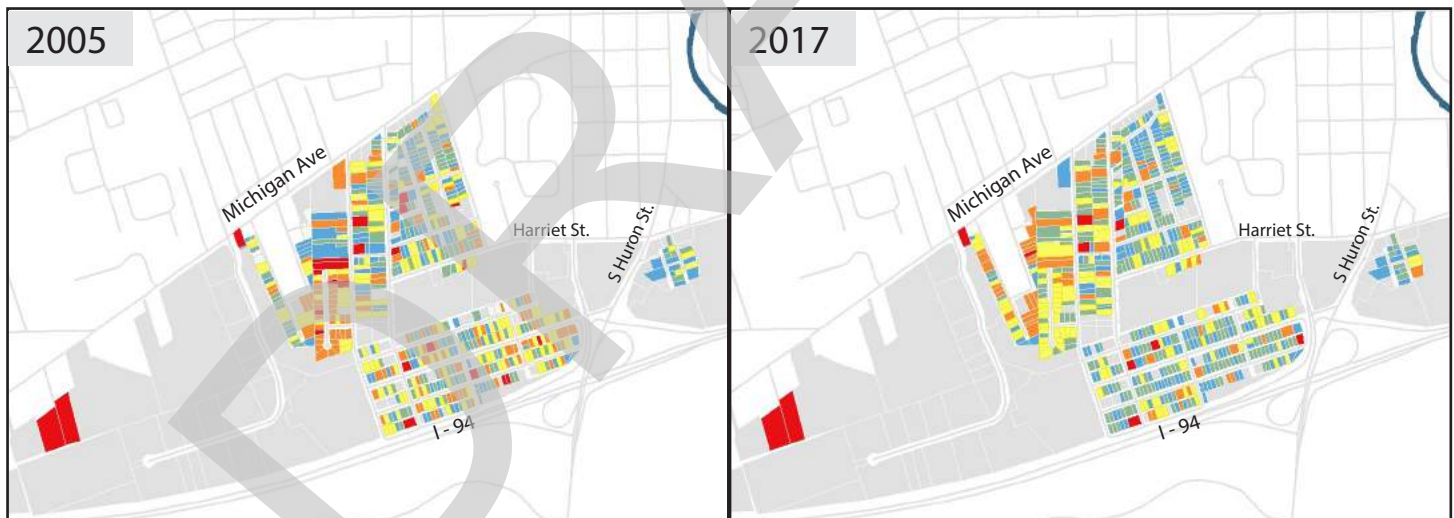
Data for Hispanic/Latino and Asian not shown on some charts due to small percentage points.
*1960, 1970, and 1980 Census Data includes the Historic Downtown of Ypsilanti (S Hamilton St & S Huron St)
2010 and 2015 demographic data is from 5-year estimates; 1960 - 2000 demographic data is from the Decennial Census
Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.

HOUSING TENURE



	2005		2017	
● Rental	256	45%	285	49%
● Owner-Occupied	315	55%	300	51%
Total Units	572		586	

HOUSING VALUE

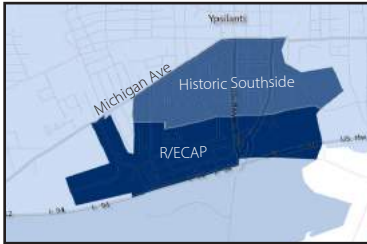


	2005		2017	
● < \$25,000	125	22%	165	28%
● \$25,000 - \$35,000	160	28%	221	38%
● \$35,000 - \$45,000	146	25%	127	22%
● \$45,000 - \$65,000	123	21%	63	11%
● > \$65,000	23	4%	11	2%
Total Units	577		587	

Housing Value maps show the State Equalized Value (SEV). Double the SEV and get an estimation of the housing value.

Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.

SOUTH OF MICHIGAN AVE



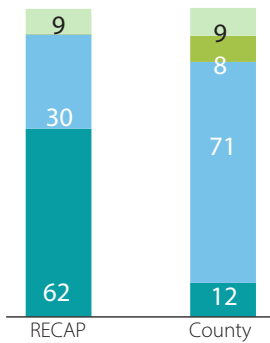
BRIEF HISTORY

The area South of Michigan Avenue (SOMA) is historically home to people of color, as it was one of the few places where African Americans could purchase a home in the 1960's. In fact, African Americans made up 98% of the population in the SOMA area in 1960 (pictured left). Today, the US Housing and Urban Development Department (HUD) identifies this area as a **Racially or Ethnically Concentrated Area of Poverty (R/ECAP)**. This area is one of the two R/ECAPs in Washtenaw County.

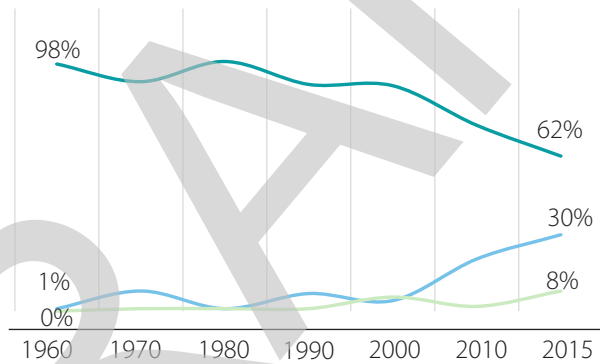
DEMOGRAPHICS

Total Population: 2,394

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1960 - 2015

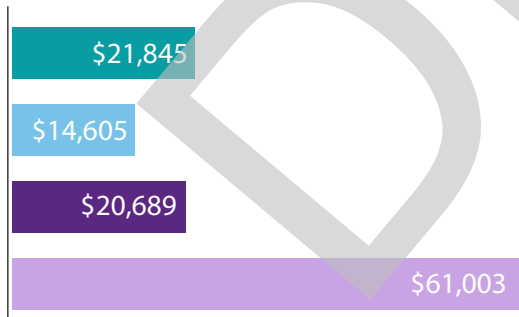


Education Attainment
Bachelor's Degree or Higher, 2015

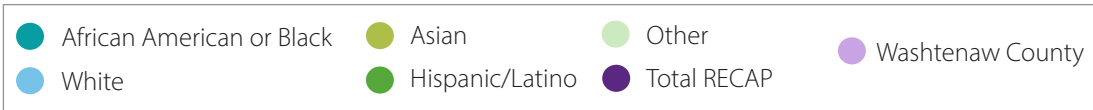
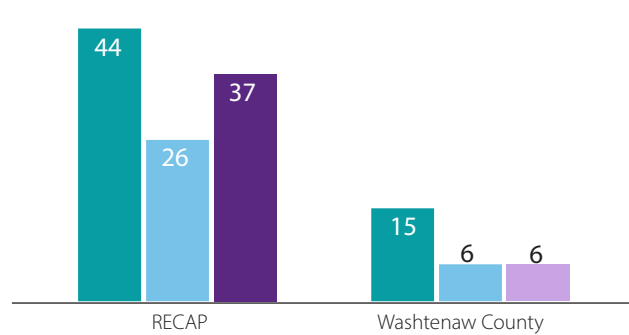
	RECAP	County
White	11%	53%
African American or Black	8%	26%
Other	20%	54%

Total Population by Hispanic/Latino:
2% in RECAP; 4% in the Washtenaw County

Median Household Income, 2015

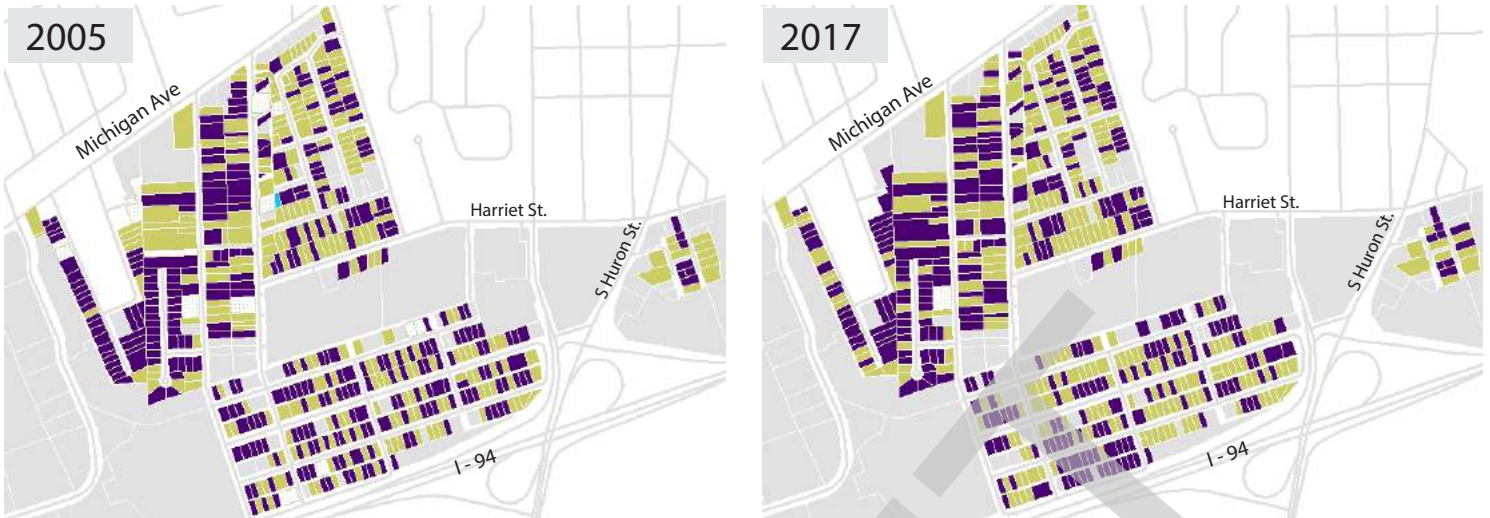


Unemployment, 2015
In Percentages



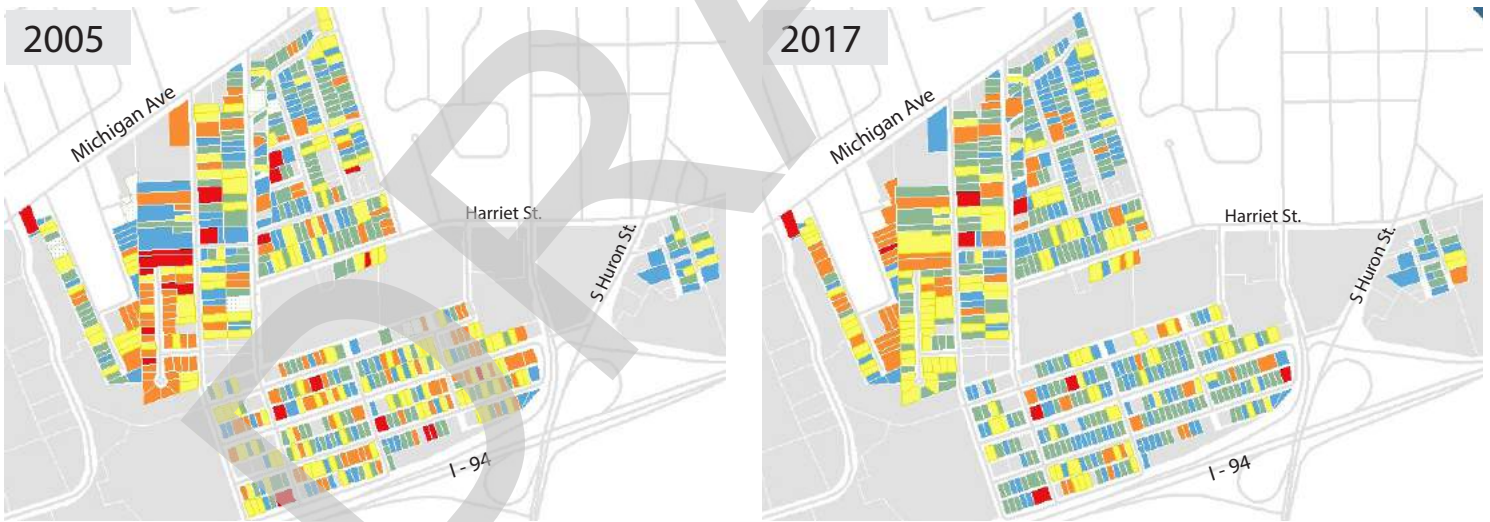


HOUSING TENURE



	2005		2017	
● Rental	256	45%	285	49%
● Owner-Occupied	315	55%	300	51%
Total Units	572		586	

HOUSING VALUE



	2005		2017	
● < \$25,000	125	22%	165	28%
● \$25,000 - \$35,000	160	28%	221	38%
● \$35,000 - \$45,000	146	25%	127	22%
● \$45,000 - \$65,000	123	21%	63	11%
● > \$65,000	23	4%	11	2%
Total Units	577		587	

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

HISTORIC SOUTHSIDE



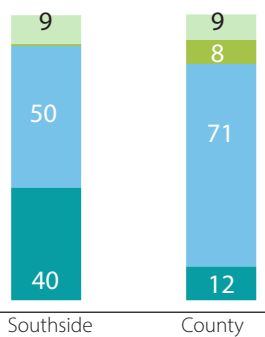
BRIEF HISTORY

Next door to the R/CAP is the Historic South Side. Similar to the RECAP (or SOMA), this area has been historically home to predominately African Americans and home to businesses owned by African Americans. Pictured left: Allen's Grocery located at 510 S. Huron Street was demolished in 1971 (Source: Lee Azus).

DEMOGRAPHICS

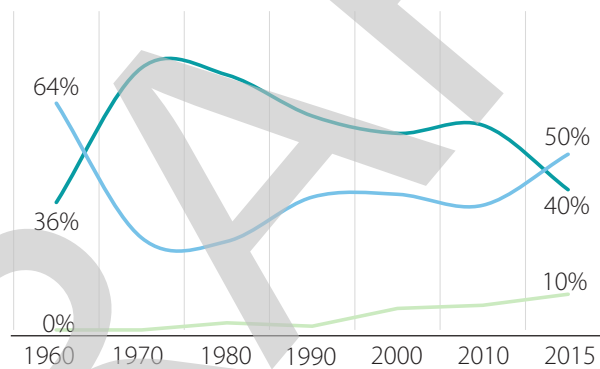
Total Population: 1,290

Total Population by Race, 2015
In Percentages



Total Population by Hispanic/Latino:
0% in Southside; 4% in the County

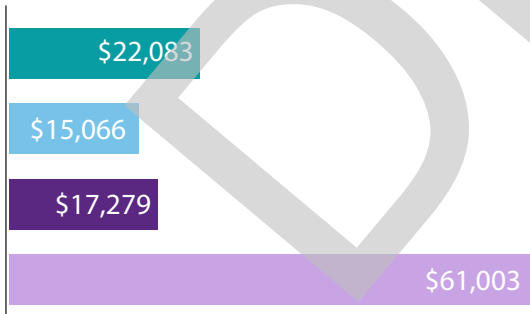
Race & Ethnicity, 1960 - 2015



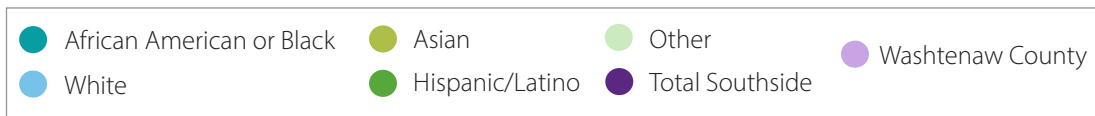
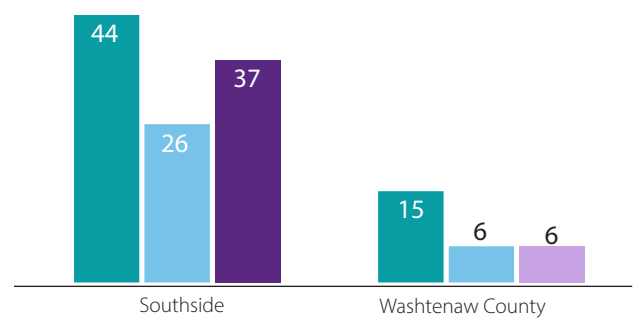
Education Attainment
Bachelor's Degree or Higher, 2015

	Southside	County
Bachelor's Degree or Higher	25%	53%
Some College	10%	26%
High School Graduate	34%	54%

Median Household Income, 2015



Unemployment, 2015
In Percentages





HOUSING TENURE



	2005		2017	
● Rental	169	42%	190	46%
● Owner-Occupied	230	57%	221	53%
● Duplex	5	1%	5	1%
Total Units	405		416	

HOUSING VALUE



	2005		2017	
● < \$25,000	35	8%	89	21%
● \$25,000 - \$35,000	74	18%	127	30%
● \$35,000 - \$45,000	100	24%	90	21%
● \$45,000 - \$65,000	142	34%	84	20%
● > \$65,000	64	15%	30	7%
Total Units	415		420	

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

WATER HILL



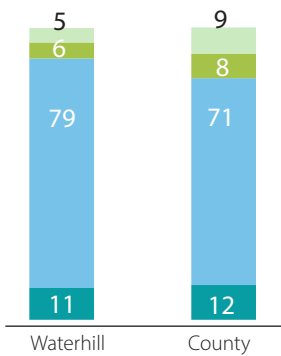
BRIEF HISTORY

The Water Hill neighborhood sits on the northwest border of downtown Ann Arbor. A wide range of housing is located in Water Hill, from late 1800s to 1950s structures. Historically settled by African-Americans, the area has evolved over time and recently has seen new investment, infill housing, and an increase in property values. This neighborhood is bordered by the Sunset Hills Nature Area, Kuebler Langford Nature Area, Bird Hills Nature Area, Camp Hilltop Park, and Barton Nature Area.

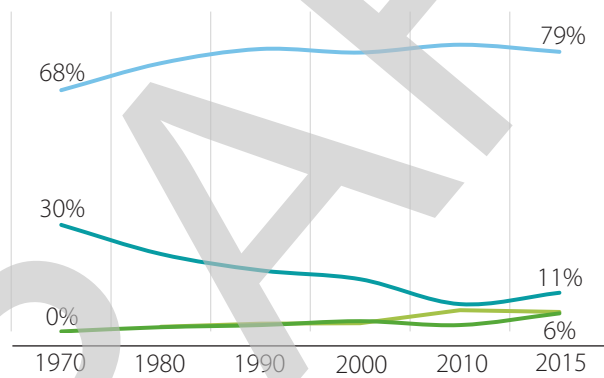
DEMOGRAPHICS

Total Population: 5,671

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1970 - 2015

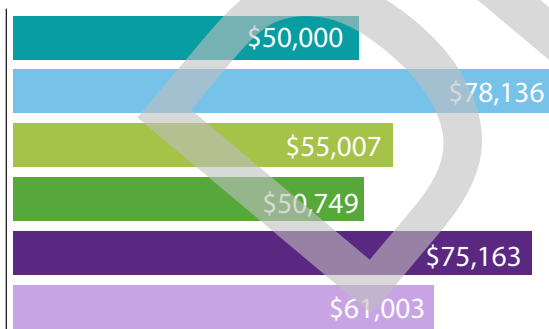


Education Attainment
Bachelor's Degree or Higher, 2015

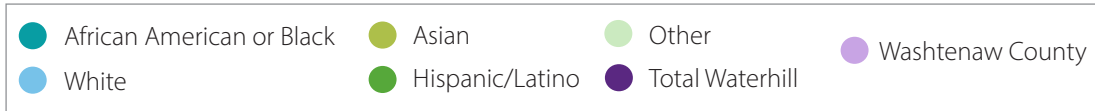
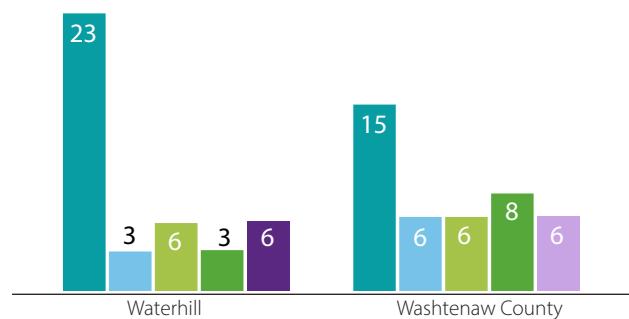
	Waterhill	County
White	67%	53%
African American or Black	26%	26%
Other	74%	54%
Hispanic/Latino	70%	82%
African American or Black	48%	34%

Total Population by Hispanic/Latino:
5% in Waterhill; 4% in Washtenaw County

Median Household Income, 2015



Unemployment, 2015
In Percentages



Data for Hispanic/Latino not shown on some charts due to small percentage points.
2010 and 2015 demographic data is from 5-year estimates, 1970 - 2000 is from the Decennial
Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.



HOUSING TENURE



● Rental	304	32%
● Duplex	6	1%
● Owner-Occupied	496	52%
Total Units		960

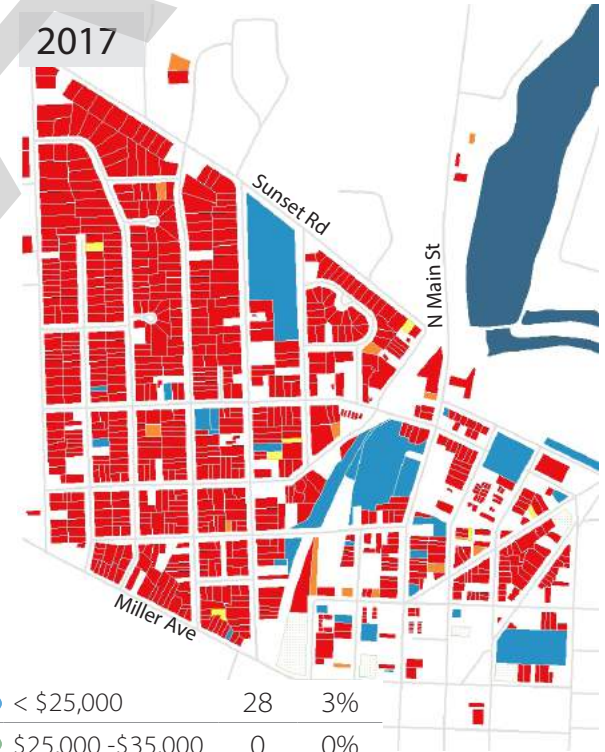


● Rental	340	35%
● Duplex	7	1%
● Owner-Occupied	532	55%
Total Units		960

HOUSING VALUE



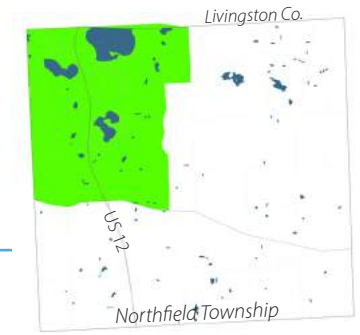
● < \$25,000	29	3%
● \$25,000 - \$35,000	10	1%
● \$35,000 - \$45,000	6	1%
● \$45,000 - \$65,000	10	1%
● > \$65,000	763	79%
Total Units		960



● < \$25,000	28	3%
● \$25,000 - \$35,000	0	0%
● \$35,000 - \$45,000	7	1%
● \$45,000 - \$65,000	15	2%
● > \$65,000	831	87%
Total Units		960

Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

WHITMORE LAKE



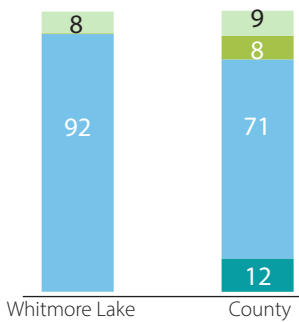
BRIEF HISTORY

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse sit amet porta magna, id ornare metus. Sed purus mi, tincidunt eu hendrerit non, interdum et velit. Integer vitae leo nulla. Quisque gravida nisi at erat blandit hendrerit. Morbi sit amet ultricies nisl. Aliquam iaculis tincidunt gravida. Cras feugiat, turpis eu efficitur dapibus

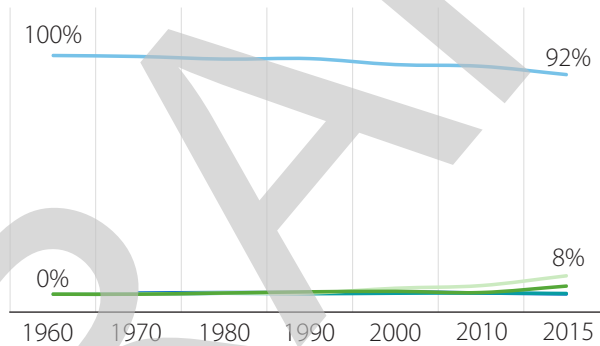
DEMOGRAPHICS

Total Population: 5,846

Total Population by Race, 2015
In Percentages



Race & Ethnicity, 1960 - 2015

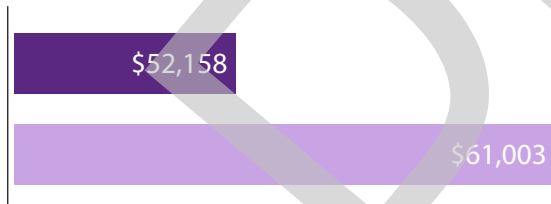


Education Attainment
Bachelor's Degree or Higher, 2015

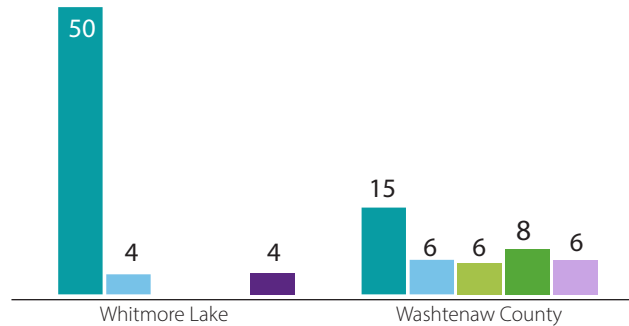
	Whitmore Lake	County
Bachelor's Degree or Higher	29%	53%
Other	0%	26%
Other	28%	54%

Total Population by Hispanic/Latino:
3% in Whitmore Lake; 4% in the County

Median Household Income, 2015



Unemployment, 2015
In Percentages



- African American or Black
- Asian
- Other
- Washtenaw County
- White
- Hispanic/Latino
- Total Whitmore Lake

Data for African American/Black, Hispanic/Latino and Asian not shown on some charts due to small percentage points. 2010 and 2015 demographic data is from 5-year estimates; 1960 - 2000 demographic data is from the Decennial Census Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.



HOUSING TENURE

2005



● Rental	502	28%
● Owner-Occupied	1,299	72%
Total Units	1,801	

2017



● Rental	570	31%
● Owner-Occupied	1,295	69%
Total Units	1,865	

HOUSING VALUE

2005



● < \$25,000	383	21%
● \$25,000 - \$35,000	27	1%
● \$35,000 - \$45,000	54	3%
● \$45,000 - \$65,000	219	12%
● > \$65,000	1,137	62%

Total Units 1,820

2017



● < \$25,000	367	20%
● \$25,000 - \$35,000	34	2%
● \$35,000 - \$45,000	61	3%
● \$45,000 - \$65,000	265	14%
● > \$65,000	1,148	61%

Total Units

Housing Value maps show the State Equalized Value (SEV). Double the SEV and get an estimation of the housing value.
 Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.

BRYANT



Bryant Neighborhood, 1960



BRIEF HISTORY

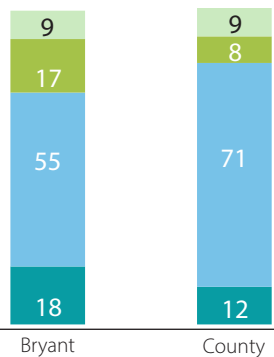
The Bryant Neighborhood is located just south of I-94, on the east of Stone School Road, in the City of Ann Arbor. There are about 259 homes, built between 1969-1971, and approximately another 100 newer townhomes along Stone School Road. It is a mixed-income neighborhood where about 75% of the residents experience low incomes. However, it is not a subsidized or public housing community.

The Community Action Network provides a variety of programs for neighborhood residents from the Bryant Community Center. These programs include CAN's three organizational pillars of educating children and youth, stabilizing families, and building strong communities.

DEMOGRAPHICS

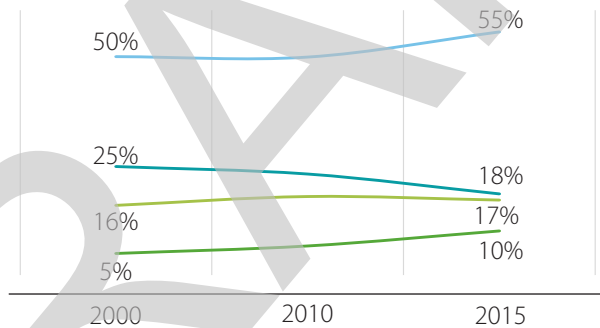
Total Population: 4,817

Total Population by Race, 2015
In Percentages



Total Population by Hispanic/Latino:
10% in Bryant; 4% in Washtenaw County

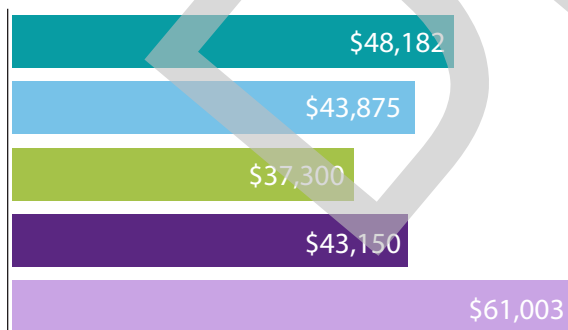
Race & Ethnicity, 2000 - 2015



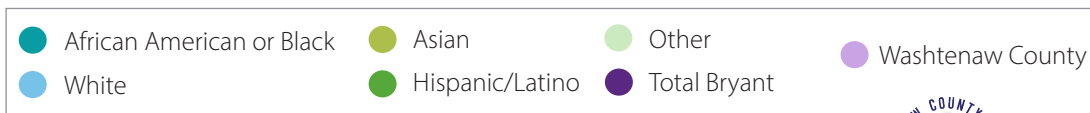
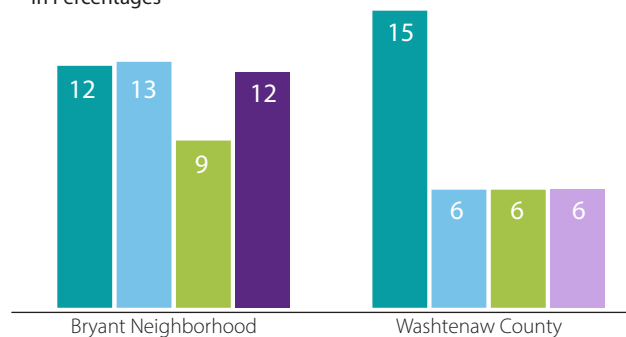
Education Attainment
Bachelor's Degree or Higher, 2015

	Bryant	County
African American or Black	24%	26%
White	36%	54%
Hispanic/Latino	49%	81.5%
Asian	7.7%	40%

Median Household Income, 2015



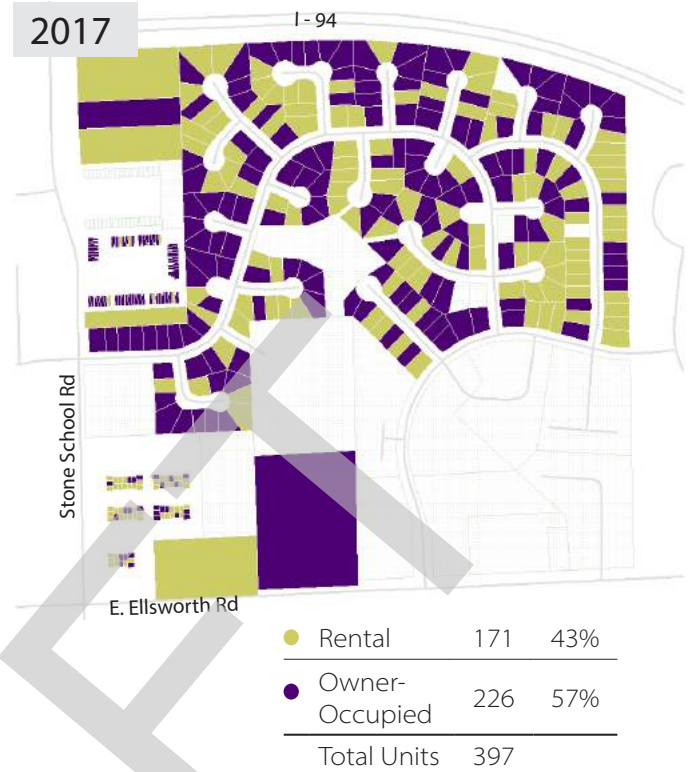
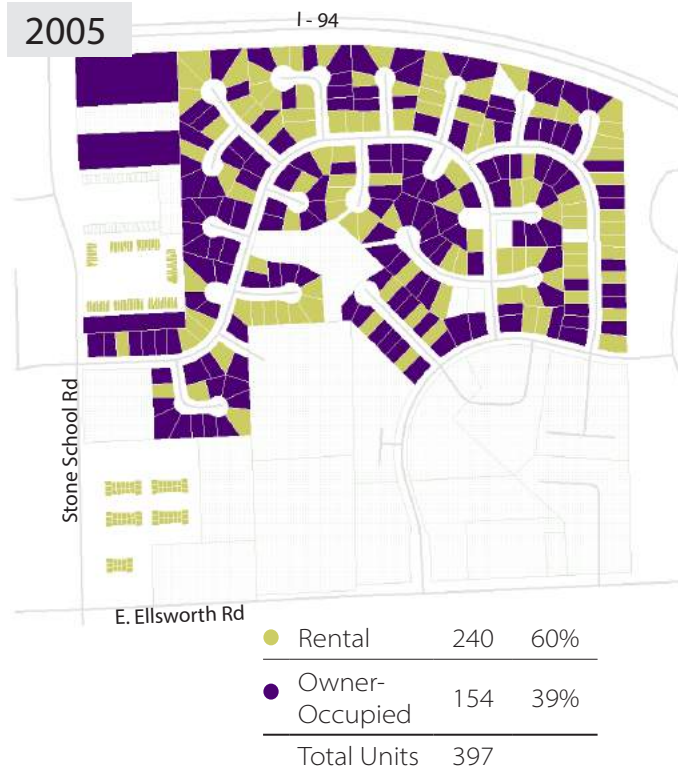
Unemployment, 2015
In Percentages



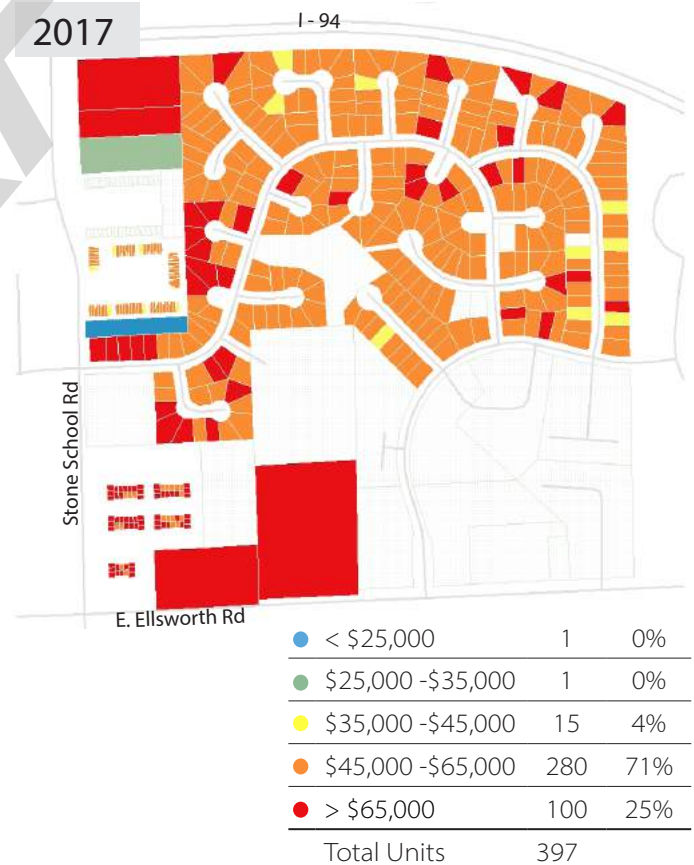
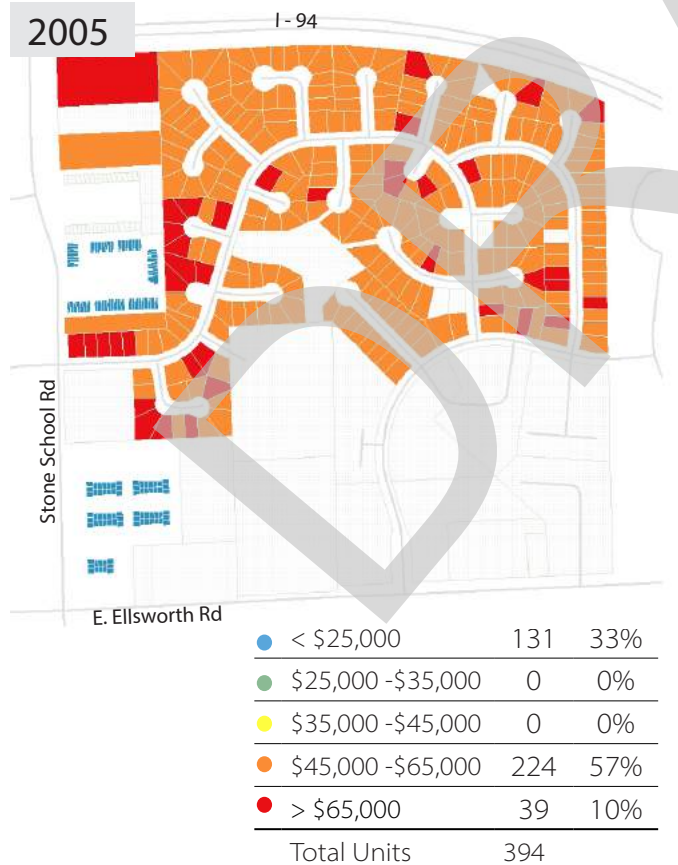
Data for Hispanic/Latino not shown on some charts due to small percentage points.
2010 and 2015 demographic data is from 5-year estimates, 2000 is from the Decennial
Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.



HOUSING TENURE

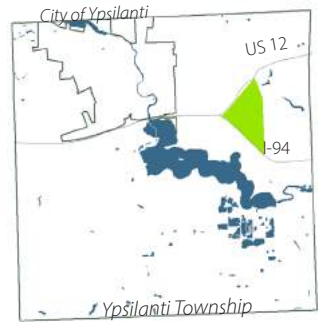


HOUSING VALUE



Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

WEST WILLOW



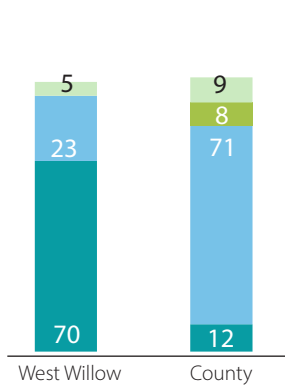
BRIEF HISTORY

In early 1946, Kaiser Frazer leased the Willow Run Bomber Plant from the Federal Government to conduct aerospace and automotive production. Due to unrelenting demand for housing returning veterans and their families, new permanent-quality homes were constructed by Kaiser Frazer just west of the plant complex in 1946-1947. Dubbed "West Willow," and intended for the plant's executives, it created accommodations that were modern and spacious for the standards of the era.

DEMOGRAPHICS

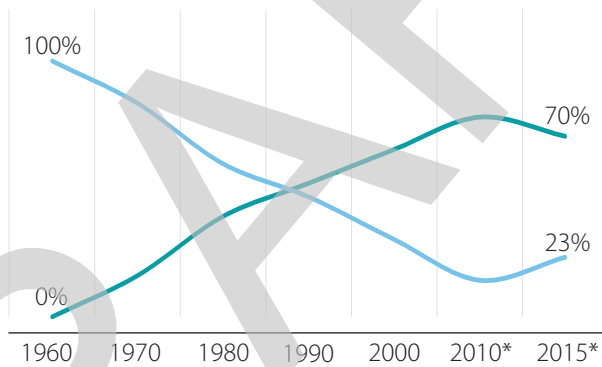
Total Population: 3,249

Total Population by Race, 2015
In Percentages



Total Population by Hispanic/Latino:
1% in West Willow; 4% in Washtenaw County

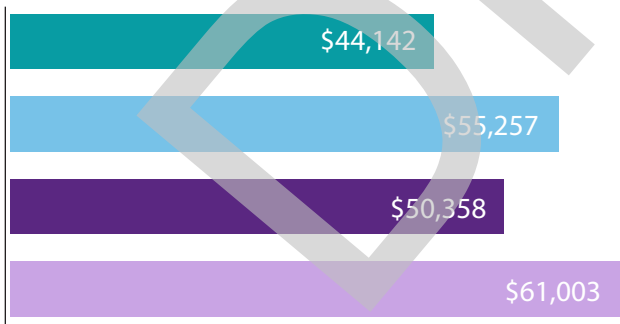
Race & Ethnicity, 1960 - 2015



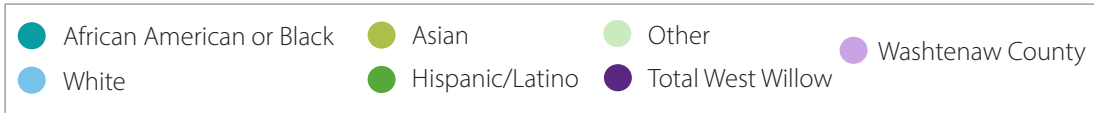
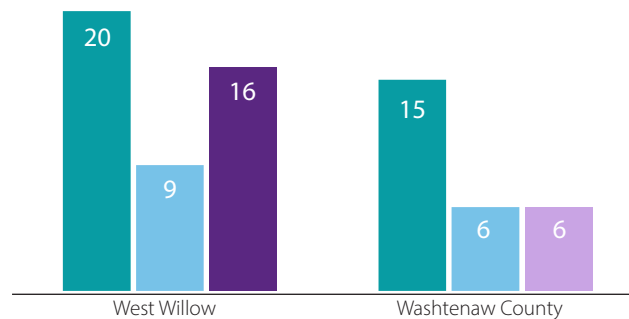
Education Attainment
Bachelor's Degree or Higher, 2015

	West Willow	County
Bachelor's Degree or Higher	15%	53%
High School Graduate or Equivalent	13%	26%
Some High School	16%	54%

Median Household Income, 2015



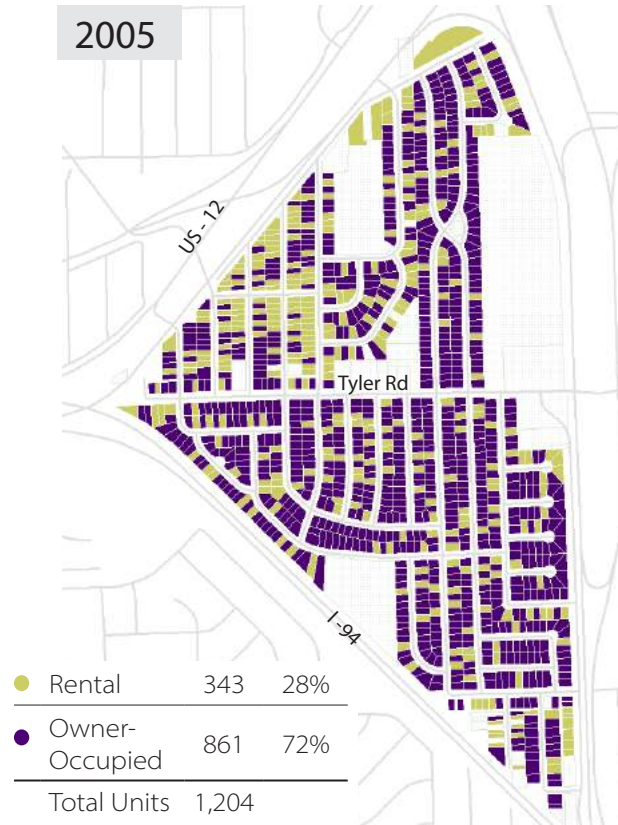
Unemployment, 2015
In Percentages



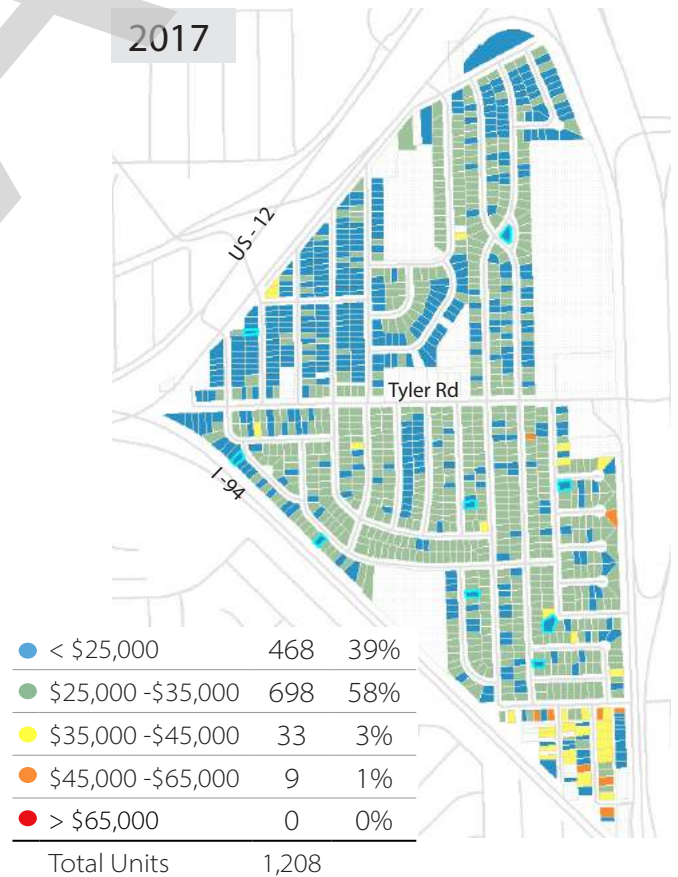
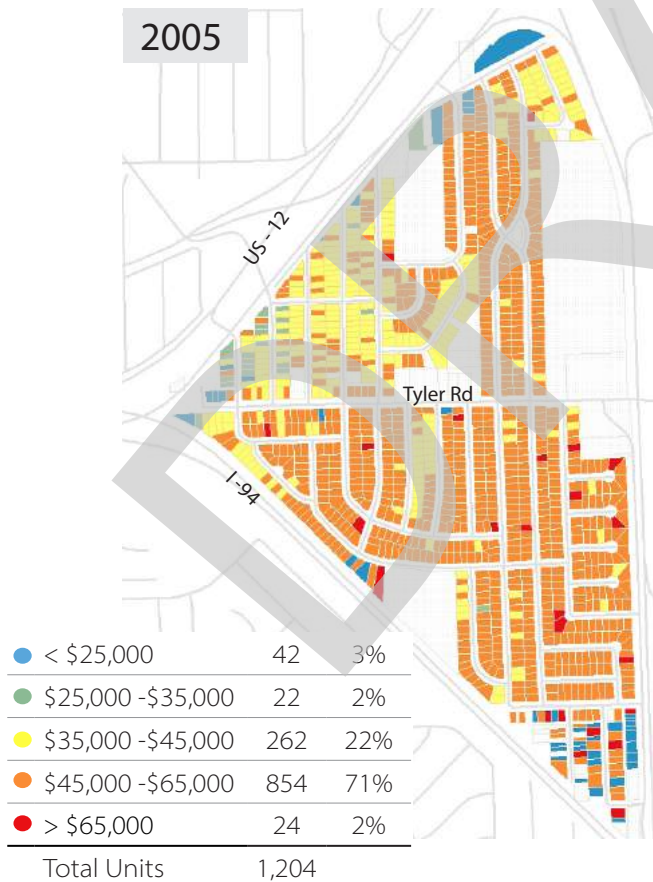
Data for Hispanic/Latino not shown on some charts due to small percentage points.
2010 and 2015 demographic data is from 5-year estimates, 1960 - 2000 is from the Decennial
Sources: Washtenaw County GIS; Washtenaw County Equalization; U.S. Census Bureau, Social Explorer Table.



HOUSING TENURE



HOUSING VALUE



Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

Segregation/Integration

Key Findings

A history of racism, segregation and exclusion still has a negative impact on neighborhoods with high-concentrations of people of color, primarily located on the east side of the county. Increased demand and high housing prices in the Ann Arbor Area exacerbate this problem. According to the 2015 *Housing Affordability and Economic Equity Analysis*:

The reality is that Washtenaw County has two distinct housing markets. One is fundamentally strong, anchored by the City of Ann Arbor, The other in the City of Ypsilanti and Ypsilanti Township is fundamentally weak and in some respects, in abject distress.

The former has high quality of life and excellent public schools. The latter faces real challenges. The former does not have a perception problem when it comes to safety and housing equity, the latter does.

This dynamic is a function of previous segregation policies and actions. Without targeted intervention, the status quo will continue, which will advantage and reward the primarily middle and upper-middle class white populations of the county, and exacerbate the lack of opportunity for communities of color, particularly on the east side of the county.

History of Segregation in Washtenaw Urban County

In the early 1800s to 1900s, Ypsilanti in particular was home to a free black population, many laborers, and slaves fleeing the Fugitive Slave Act. The area was also part of a broader network in Michigan and Ontario as part of the underground railroad. Much of this population centered in the area which is now considered the Historic South Side of Ypsilanti.

Responses to the civil war and Jim Crow laws and more formalized segregation started in the late 1800s, creating separate African-American cultural and supportive organizations and businesses, in Ypsilanti, Ann Arbor and other communities in the area.

Inappropriate Practices

Specific to housing, there are no historical red-lining maps there are for Detroit and nearby communities, or Cleveland or Philadelphia or many others, however, similar practices were in place including limitations on where African-Americans could purchase homes, deed restrictions in some communities prohibiting African-American ownership, and lending policies directing African-Americans to specific communities.

Oral histories provide stories of housing discrimination and segregation, including instances in which people of color were denied home loans and directed to specific areas in the county. For example, in response to a surge in employment for the Willow Run Bomber Plant in the 1940's, African American and Black workers were not allowed to live in most areas, however, they were allowed to live in areas that already experienced racial segregation. The Southside of Ypsilanti (city) was the only area where people of color could purchase a home, and today, is known for as a racially concentrated area.

Racially Restrictive Covenants

Records from the Washtenaw County Register of Deeds also expose racial segregation tactics of racially restrictive covenants. From the 1940's, these racially restrictive covenants in some form and matter state that no persons of any race other than the Caucasian race can use or occupy the home.

FIGURE 2_RACIALLY RESTRICTIVE COVENANTS

E. The said lots shall be used and occupied by members of the Caucasian race only. This covenant and restriction shall not be interpreted so as to exclude bona fide domestic servants of a different race or nationality employed by an owner or tenant of any of said lots.

(7) No persons of any race other than the Caucasian race shall use or occupy any premises, or any part thereof, in said Sub-division, except that this provision shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

That no person of any race other than a member of the Caucasian race shall use or occupy any premises, or any part thereof, herein enumerated in said subdivision, except that this provision shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

Source: Washtenaw County Register of Deeds

Looking back to census data from 1960, the areas with higher concentrations of African-American Population are the Water Hill/Kerrytown neighborhoods of Ann Arbor, the South Side of Ypsilanti including historic African-American neighborhoods and portions of Superior and Ypsilanti Township on the east side of the county.

Outside of the Ann Arbor neighborhoods, the areas showing higher African-American populations in 1960 are similar today, and include one of the R/ECAP areas.

MAP 9_AFRICAN AMERICAN POPULATION IN 1960



Source: US Census Data, 1960, provided by Social Explorer

When referring to the Racial/Ethnic Dissimilarity Index from HUD, there is less racial/ethnic segregation in the the Washtenaw Urban County than in the Region (or all of Washtenaw County). Urbanized areas tend to attract people for its employment opportunities, access to goods and services, public transportation, entertainment and so on. Because there is less development in rural areas, these opportunities and services are fewer. The contrast between urban and rural areas may contribute to the Dissimilarity Index.

TABLE 18_RACIAL/ETHNIC DISSIMILARITY INDEX

	(Washtenaw County, MI CDBG, HOME, ESG) Jurisdiction	(Ann Arbor, MI) Region
Racial/Ethnic Dissimilarity Index	Current	Current
Non-White/White	39.59	41.51
Black/White	53.61	55.37
Hispanic/White	26.88	27.93
Asian or Pacific Islander/White	47.90	49.82

< 40 = Low Segregation; 40 to 54 = Moderate Segregation; > 55 = High Segregation

The Race/Ethnic Dissimilarity Index shows high segregation between Blacks and Whites, as well as moderate segregation between Asian or Pacific Islanders and Whites, in the Jurisdiction and Region. Segregation between Non-Whites and Whites is moderate in the Jurisdiction, whereas segregation between Non-Whites and Whites is high in the Region.

In the Jurisdiction, there has been a steady increase in segregation among Blacks and Whites (largest increase), Asian/Pacific Islanders and Whites (second largest), and Hispanic/Latinos and Whites. It is notable that although segregation has increased among Hispanic/Latinos and Whites, the Dissimilarity Index indicates the segregation currently is low (less than 40). Likewise, segregation among Asian/Pacific Islanders and Whites is moderate (40 to 54). Segregation among Blacks and Whites is right on the border of moderate and high, and shows the highest level of segregation when comparing the other dissimilarities.

TABLE 19_RACIAL/ETHNIC DISSIMILARITY INDEX TRENDS

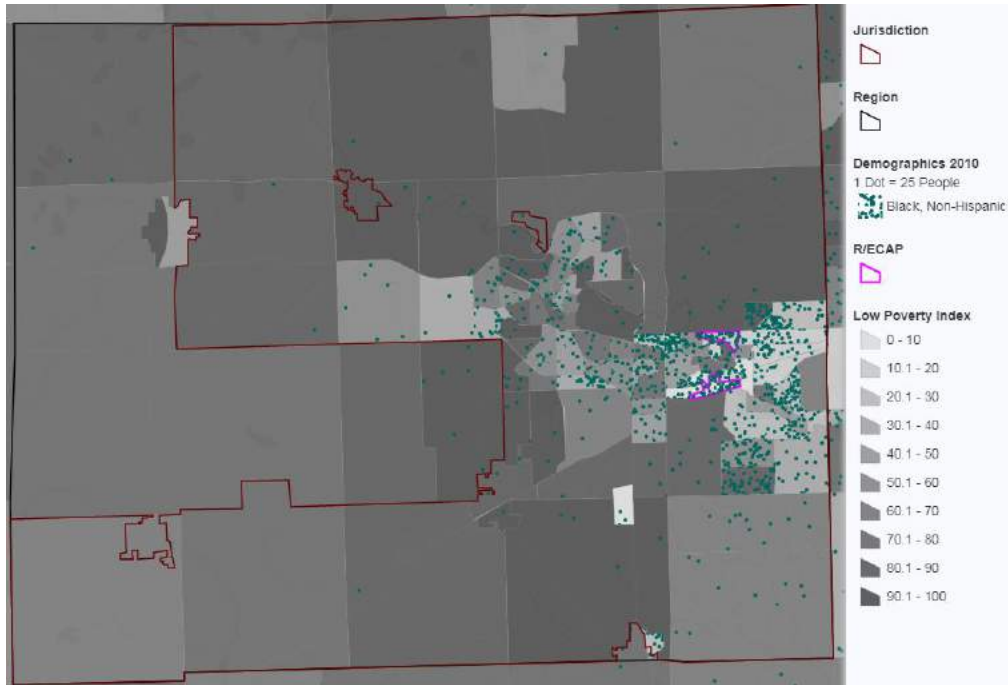
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current	Change 1990-Current
Non-White/White	37.97	39.36	36.87	39.59	+ 1.62
Black/White	48.25	50.51	52.30	53.61	+ 5.36
Hispanic/White	25.53	26.53	24.77	26.88	+ 1.35
Asian or Pacific Islander/White	44.40	48.90	43.66	47.90	+ 3.5

< 40 = Low Segregation; 40 to 54 = Moderate Segregation; > 55 = High Segregation

A [2015 report by the Martin Prosperity Initiative](#) finds that the Ann Arbor MSA (Washtenaw County) is the 5th most poverty-segregated community in the nation. Ann Arbor joins a few other university towns on this index (Ames, Iowa and New Haven, Connecticut.). The influence of the University of Michigan and the University of Michigan Hospital on housing and transportation patterns cannot be underplayed. The impact on the housing market is

documented in the 2015 Housing Affordability and Economic Equity report published by the Washtenaw County Office of Community and Economic Development. More about both reports will be discussed in the access to opportunity chart. However, the poverty maps and areas with high African-American population are strikingly similar. For instance, Map 10 shows African American populations living in areas of high poverty.

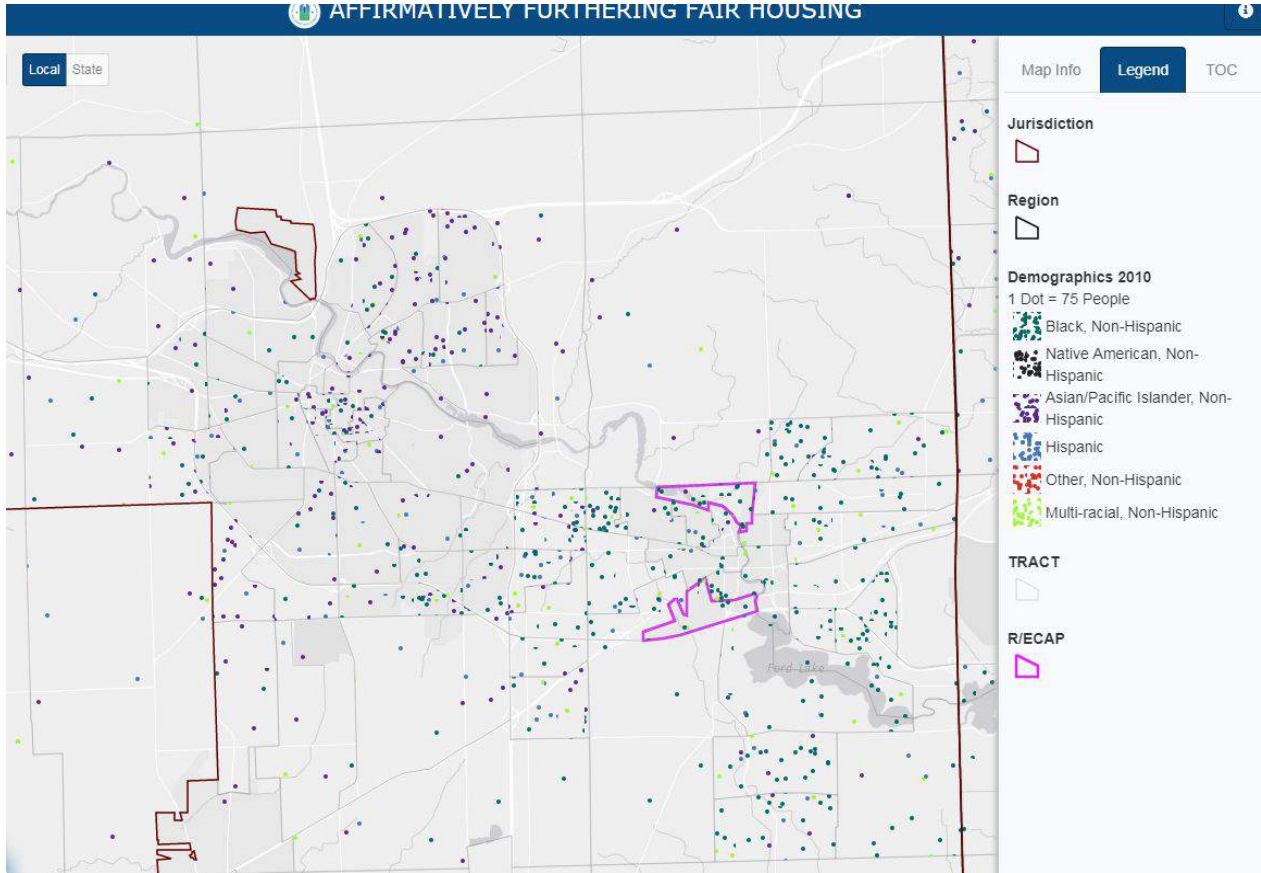
MAP 10_LOW POVERTY INDEX AND AFRICAN AMERICAN POPULATION



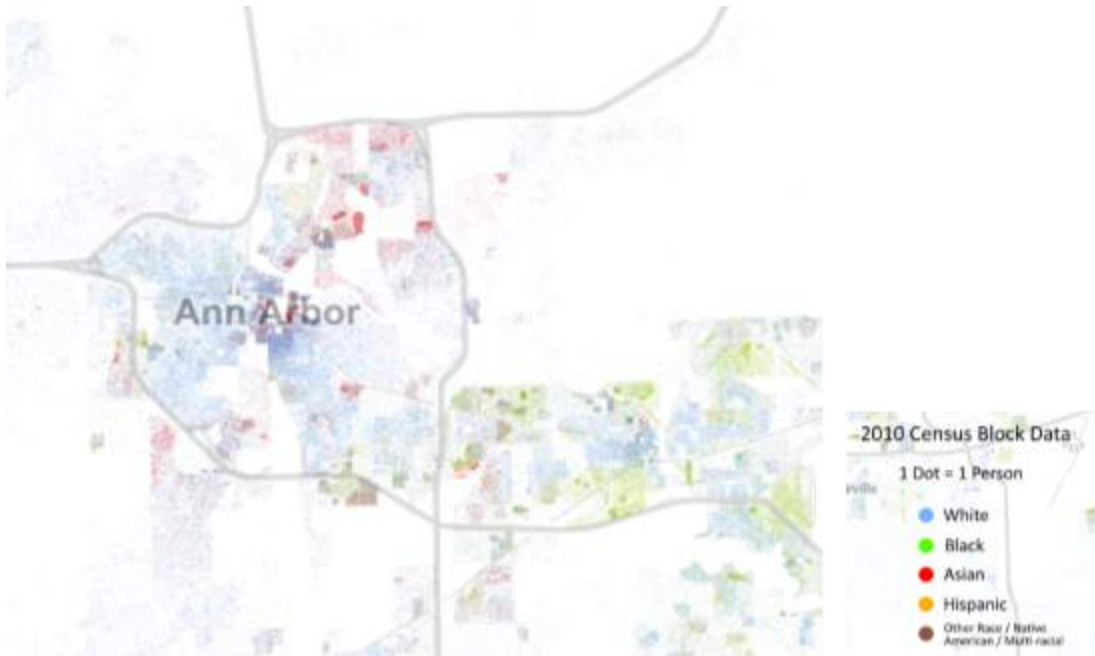
Today's maps reflect historic racial segregation with clusterings of concentrated race and ethnicities:

- African American and Blacks predominantly reside in the city of Ypsilanti, Ypsilanti Township, portions of Scio Township, Pittsfield Township (especially in the Golfside and Washtenaw Ave area), and Milan/York Township area
- Asian and Pacific Islanders clustered in Ann Arbor's north end and downtown area, and in Pittsfield Township.
- Hispanic/Latino populations clustered in Pittsfield Township (also in the Golfside area), Ypsilanti Township, Ann Arbor, and Milan/York Township.

MAP 11_POPULATION BY RACE



MAP 12_RACIAL DOT MAP

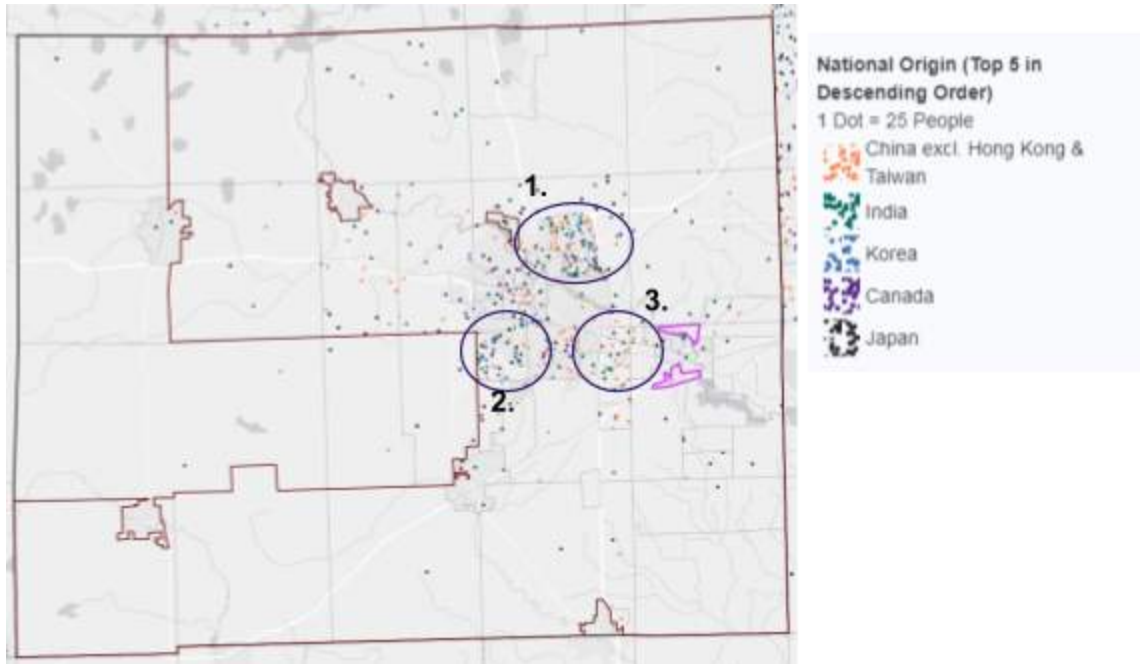


Source: The Racial Dot Map

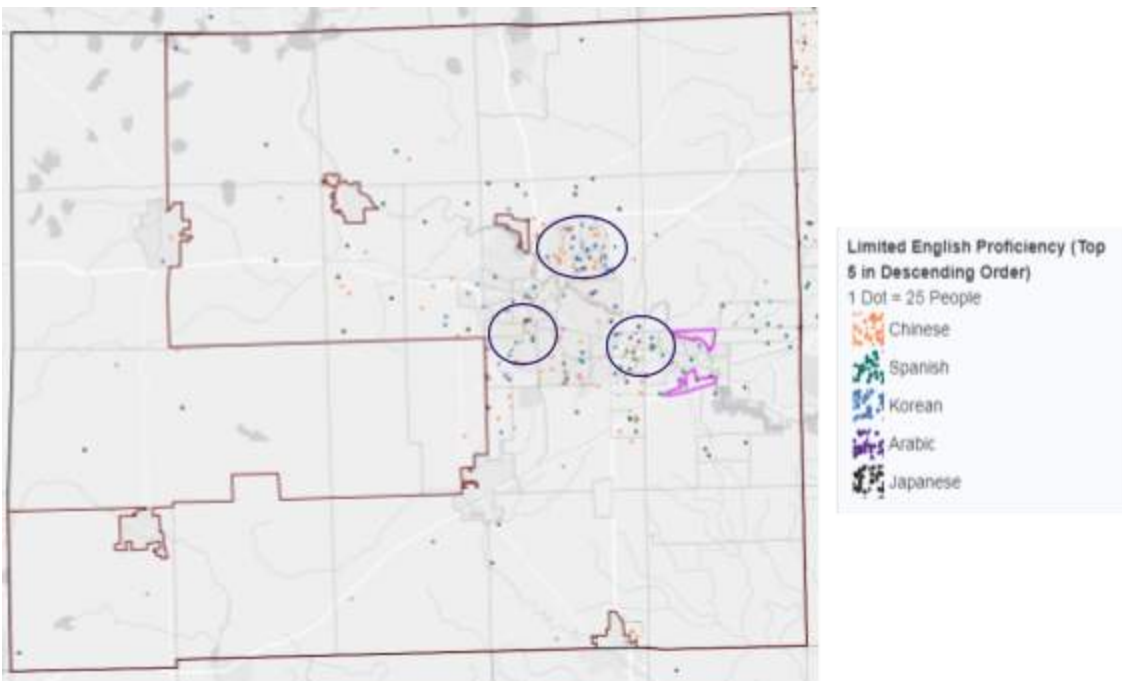
MAP 13_SCHOOL DISTRICTS BY RACE (Coming Soon)

As mentioned in the Demographic Summary, there are clusterings of Foreign-Born residents and LEP residents, especially in certain areas in the City of Ann Arbor and Pittsfield Township. Residents with Limited English Proficiency live in similar clusters.

MAP 14__FIVE MOST POPULOUS NATIONAL ORIGINS [1 DOT = 25 PEOPLE]



MAP 15__LIMITED ENGLISH PROFICIENCY [1 DOT = 25 PEOPLE]



Washtenaw County is unique in that it hosts two major universities, the University of Michigan in Ann Arbor and Eastern Michigan University in the City of Ypsilanti. While both universities draw international populations, 14% of enrolled University of Michigan students in 2015 (3,878) were international students.

Contributing Factors

Community Opposition

Community Opposition continues to be an issue in particular with zoning changes related to increasing density and allowing group housing that provides support and treatment for groups with mental, physical or substance abuse issues. Additionally, opposition to affordable housing proposals continues, often under the guise of “green or environmental concerns. When pressed, the conversation usually changes to concerns related to safety, the increase in low-income households and concerns about different races moving into the neighborhood.

Displacement of residents due to economic pressures

A few factors are at play with concerns about displacement. As frequently discussed in the [Housing Affordability and Economic Equity](#) report, high housing prices in the Ann Arbor area are pushing many households out of Ann Arbor, often to the east side of the county (Ypsilanti and Ypsilanti Township). The high cost of housing, due in part to the presence and dominance of the University of Michigan and University of Michigan Hospital system, impacts renters and homeowners alike.

In some cases, loss of committed affordable units has also impacted displacement. Of current concern is Cross Street Village in the City of Ypsilanti, an affordable senior living facility where the property owners have completed the 15 year mandatory affordability period, but are opting out of the 99 year extended affordability period by using the IRS Qualified Contract exemption that allows them to “list” the property the sale. Based on the calculation involved, the cost of the property is listed for sale at \$12,050,000, significantly higher than its appraisal of \$4 million. While the affordability period will extend 3 years, current tenants are seeing rent increases, and are concerned about how long they will be able to stay. Many are already looking to relocate and are finding few affordable options.

The Ypsilanti Housing Commission’s Rental Assistance Demonstration (RAD) conversion of all their units is resulting in much improved affordable housing stock through full renovation of units, including demolition and development in some cases. However, the HUD requirement of moving out of public ownership into a public/private partnership may create future issues around limited-term affordability. Ann Arbor Housing Authority is also in the middle of a full RAD conversion, but the AAHA/City of Ann Arbor are maintaining ownership of the land, to control long-term affordability for those properties, providing a 99 year ground lease to the entity developing the property.

Lack of community revitalization strategies

The foreclosure crisis had a particularly negative impact on Ypsilanti Township. In response, the township partnered with Habitat for Humanity and provided resources to develop revitalization strategies in three neighborhoods, West Willow, Gault Village, and Sugarbrook. The partnership includes funding for acquisition and rehab of foreclosure of lower-quality houses for rehabilitation and ownership for low-income households. In addition, Habitat has provided community development support in neighborhood organization capacity building and development, and supportive programs including exterior cleanups, park improvements and more.

The City of Ypsilanti has created a disposition policy for vacant lots returned to the city through tax foreclosure coupled with a Neighborhood Enterprise Zone to encourage infill on the southside of the city.

Areas lacking any revitalization strategy include the MacArthur Boulevard area of Superior Township, and the LEforge Road area, which straddles both Ypsilanti City and Township.

Lack of private investments in specific neighborhoods

The City of Ypsilanti has not seen any new residential housing construction (outside of rehabilitation and conversion) in more than 20 years. That said there has been great improvements in commercial stock, RAD conversion of Ypsilanti Housing Commission properties, and investment in rehabilitation of a variety of properties post foreclosure. There are several new prospects in play for the near term, but still a limit in investment, particularly in the south and southeast neighborhoods.

Private investment in Ypsilanti township has picked up post-recession with several subdivisions that have stalled being picked up and completed. Additionally there is interest in investment along several corridors. However, the Gault Village shopping area, previously a neighborhood center with a grocery and related convenience shopping is still in transition and with a high degree of vacancy.

Lack of public investments in specific neighborhoods, including services or amenities

Within the City of Ypsilanti, there are a number of amenities including parks, a fairly complete sidewalk network, streetlights, community centers and the link. Due to its age and funding constraints the City of Ypsilanti has not done a good enough job maintaining its amenities such as the sidewalk network, downtown pedestrian improvements, parks and other basic infrastructure.

The city eliminated the recreation programming in the early 2000s, and has reduced many maintenance services due to budget constraints over the past 15 years. However, and active community has taken over several roles including the replacement and operation of the City Pool, operation of the Senior Center, and a partnership with Washtenaw Community College provides programming and education at Parkridge Community Center. However, ongoing facility maintenance is limited to the availability of grant funding and donation support rather

than general fund. Investments in Parkridge Park and Peninsula Park (both in R/ECAP areas) has been minimal and focused on maintenance and replacement of existing equipment.

Ypsilanti Township has maintained its recreational programming, and expansion of parks and facilities within parks. In the case of West Willow, a partnership between the Township and Habitat for Humanity has resulted in improvements to the neighborhood center, the addition of a park improvement and some park maintenance as well.

Lack of regional cooperation

Positive regional cooperation include the Urban County and the expansion of the Ann Arbor Transportation Authority to the Ann Arbor Area Transportation Authority, which formally includes the City of Ypsilanti and Ypsilanti Township, While five jurisdictions have adopted the Housing Affordability and Economic Equity report, there is some tension around implementation and regional goals for the effort. In some cases that includes some communities interest in gentrification more than revitalization, and in some cases, limited investment and engagement in removing exclusionary policies.

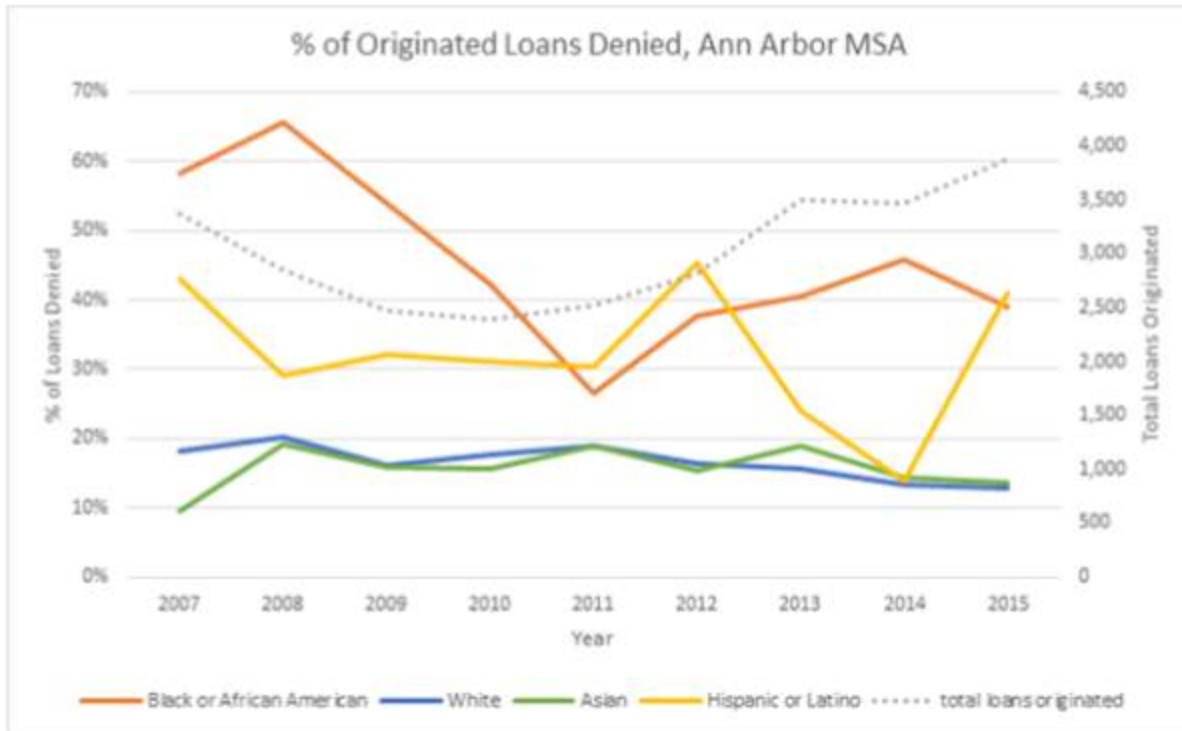
Land use and zoning laws

The prevalence of single-family zoning districts making up the bulk of zoning districts throughout the region limits the housing choices, price point and availability to populations most in need of housing. In some cases, there have been efforts to limit the number of affordable units or use of housing choice vouchers through the use of Planned Unit Development (PUD) zoning. In other communities, PUDs have been utilized to encourage affordable housing. In Washtenaw County, similar to the nation, lower-income populations often includes communities of color.

Lending discrimination

The graph below show the recent history of mortgage lending in Washtenaw County as reported through Home Mortgage Disclosure Act (HMDA), African-American's are denied mortgages for single family, duplex, triplex and quad units at a rate often 2-3 times that of whites or Asians. Hispanics are also denied at a much higher rate, than whites or Asians. The smaller number of loan originations does show more fluctuation in the information for Hispanics.

FIGURE 3 _PERCENT OF ORIGINATED LOANS DENIED



Anecdotally, there have been numerous stories of EMU professors looking for housing that are immediately directed to Ann Arbor Housing market by realtors and others, rather than neighborhoods with quality and affordable housing stock within walking or shorter commuting districts. The same goes for steering going on with realtors and lenders related to school districts, with school district boundaries serving as the modern era “redline” districts.

Location and type of affordable housing

As the map in the Publicly supported Housing Analysis section shows, the City of Ypsilanti and Ypsilanti township host the vast majority of committed affordable housing for the county. This is disproportionate and creates to concentrate areas of poverty. For example, in the City of Ypsilanti, more than 80% of the committed affordable units in the city are located South of Michigan Avenue - the same location as the Racially and Ethnically Concentrated Area of Poverty depicted on HUD maps.

Occupancy codes and restrictions

Most local units use the state building code to define occupancy limits. As far as the definition of a family, there is great variation among jurisdictions related to the number of unrelated individuals that can live together under the definition of family. Most of the out county townships limit this number to 1 or 2 individuals. However state case law has broadened the definition of functional family in a number of cases, even if local zoning ordinances haven’t kept up.

Private discrimination

Through both surveys and focus groups it was affirmed that discrimination is still an issue in particular for people of color and those with disabilities. In the renters focus group, it was posited that one reason for this ongoing discrimination is a lack of diversity among property managers and landlords.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

This section creates a snapshot of two areas in Washtenaw County - City of Ypsilanti Southside and Leforge, which is inclusive of both the the City of Ypsilanti and Ypsilanti Township jurisdictions. Both areas are identified as Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). Using HUD-provided data and local knowledge, this section highlights the following findings:

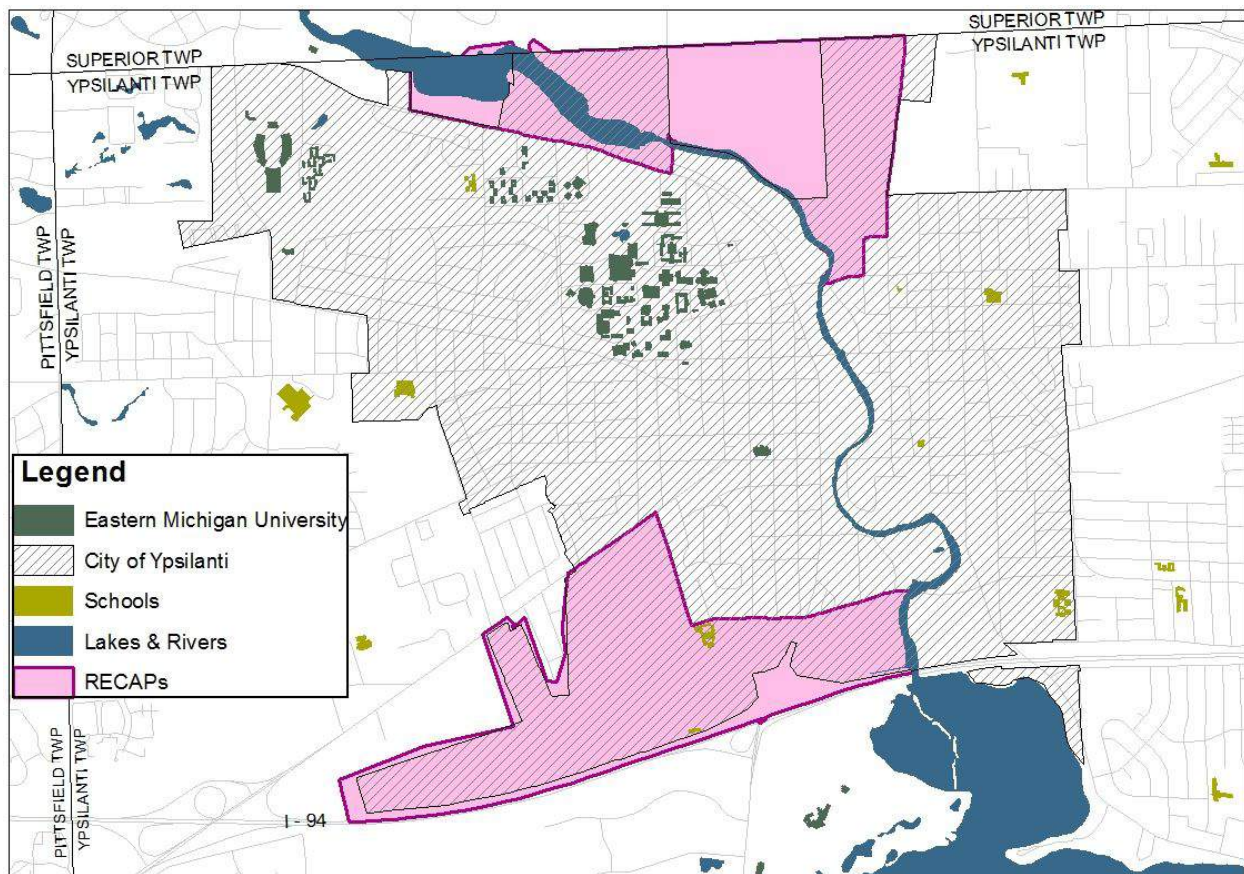
- The R/ECAPs are predominantly African Americans, low-income, and have high concentration of children and youth.
 - 59% African American, 30% White, 1.3% Asian, and 10.1% Some other race/Two or more races
 - Median Household income in R/ECAPs was \$22,700 in 2015. Washtenaw County's median household income was \$61,003.
 - 30.5% of residents in the R/ECAPs are under the age of 18 years old.
- The R/ECAPs have limited access to amenities and other opportunities, such as banks or other financial institutions, full-service grocery stores, and access to employment opportunities
- Connecting residents to training and hiring opportunities will help relieve the high unemployment rates
 - The unemployment rate in the R/ECAPs is 21.7%. In Washtenaw County, it is 7.4%
- Local data puts the Southside R/ECAP at 51% owner-occupied and 49% rental households. This represents a slight decline in homeownership since 2005. In the Leforge R/ECAP, almost all (99.2%) housing is renter occupied in the Leforge R/ECAP. This is reflective of almost all the housing stock in Leforge being multi-family.
 - The Southside R/ECAP has a high concentration of committed affordable housing units with 63.8% of the City of Ypsilanti's committed affordable housing located in the Southside R/ECAP

Identification of R/ECAP Groupings

The US Department of Housing and Urban Development (HUD) defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a census tract where: 1) the non-white population comprises 50 percent or more of the total population and 2) the percentage of individuals living in households with incomes below the poverty rate is either a) 40 percent or above or b) three times the average poverty rate for the metropolitan area, whichever is lower.

Using the 5-year data from the 2013 American Community Survey (ACS), there are two census tracts in the Washtenaw Urban County that meet the criteria for R/ECAPS, as defined by HUD. The tracts are located in the City of Ypsilanti and Ypsilanti Township. Based on population of 4,667, the two R/ECAPs represents 25% of the City of Ypsilanti population, 9% percent of Ypsilanti Township and 1.4% of the entire Washtenaw County population.

MAP 16_LOCATION OF R/ECAPS



Map 16 shows the population density by race in the City of Ypsilanti and Ypsilanti Township area along with the R/ECAPs, which reveals the distribution of population within and surrounding the R/ECAPs, as well as the racial segregation that exists around each area. Of the 4,667 residents in the R/ECAPs, 69.8% are African American or Black, 20.4% White, and 2.7% Hispanic or Latino (Table 18).

MAP 17_R/ECAPS WITH POPULATION BY RACE

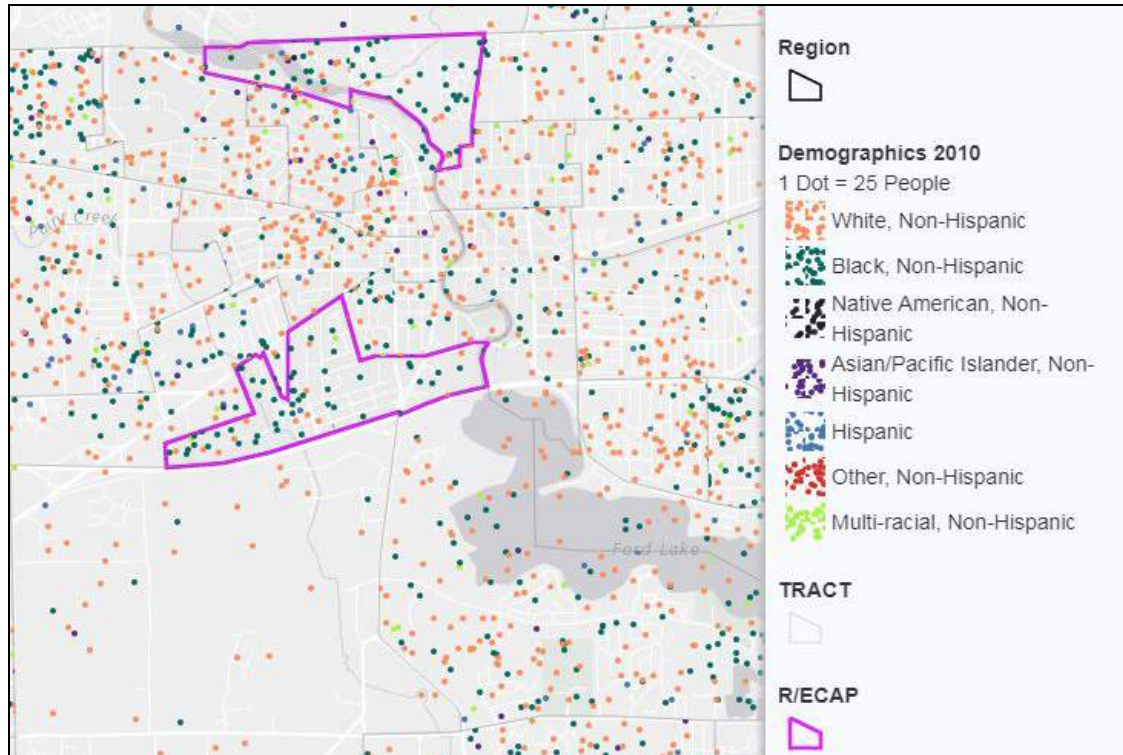


TABLE 20_R/ECAP RACE & ETHNICITY

R/ECAP Race/Ethnicity	(Washtenaw County, MI CDBG, HOME, ESG) Jurisdiction		(Ann Arbor, MI) Region	
	#	%	#	%
Total Population in R/ECAPs	4,667	-	4,667	-
White, Non-Hispanic	956	20.5%	956	20.5%
Black, Non-Hispanic	3,258	69.8%	3,258	69.8%
Hispanic	127	2.7%	127	2.7%
Asian or Pacific Islander, Non-Hispanic	98	2.1%	98	2.1%
Native American, Non-Hispanic	24	0.5%	24	0.5%
Other, Non-Hispanic	8	0.2%	8	0.2%

Map 18 also shows population by race; however, when using the HUD-provided Low Poverty Index, the R/ECAPs and surrounding areas score low on the poverty index, revealing these areas have high exposure to or concentration of poverty.

MAP 18_R/ECAP WITH LOW POVERTY INDEX AND POPULATION BY RACE



In comparison to the Urban County, the R/ECAPs have high rates of families with children. There are 977 families in the R/ECAPS. Of those families, 63% are families with children (Table 21). In comparison, 47% of the Washtenaw Urban County population are families with children (2013 American Community Survey (5-Year Estimates), US Census Bureau).

TABLE 21_R/ECAP FAMILY TYPE

	(Washtenaw County, MI CDBG, HOME, ESG) Jurisdiction		(Ann Arbor, MI) Region	
R/ECAP Family Type				
Total Families in R/ECAPs	977	0.2%	977	-
Families with children	616	63.0%	616	63.0%

Location: Census Tract 4106

City: Ypsilanti

County/State: Washtenaw County/MI

School District: Ypsilanti Community Schools

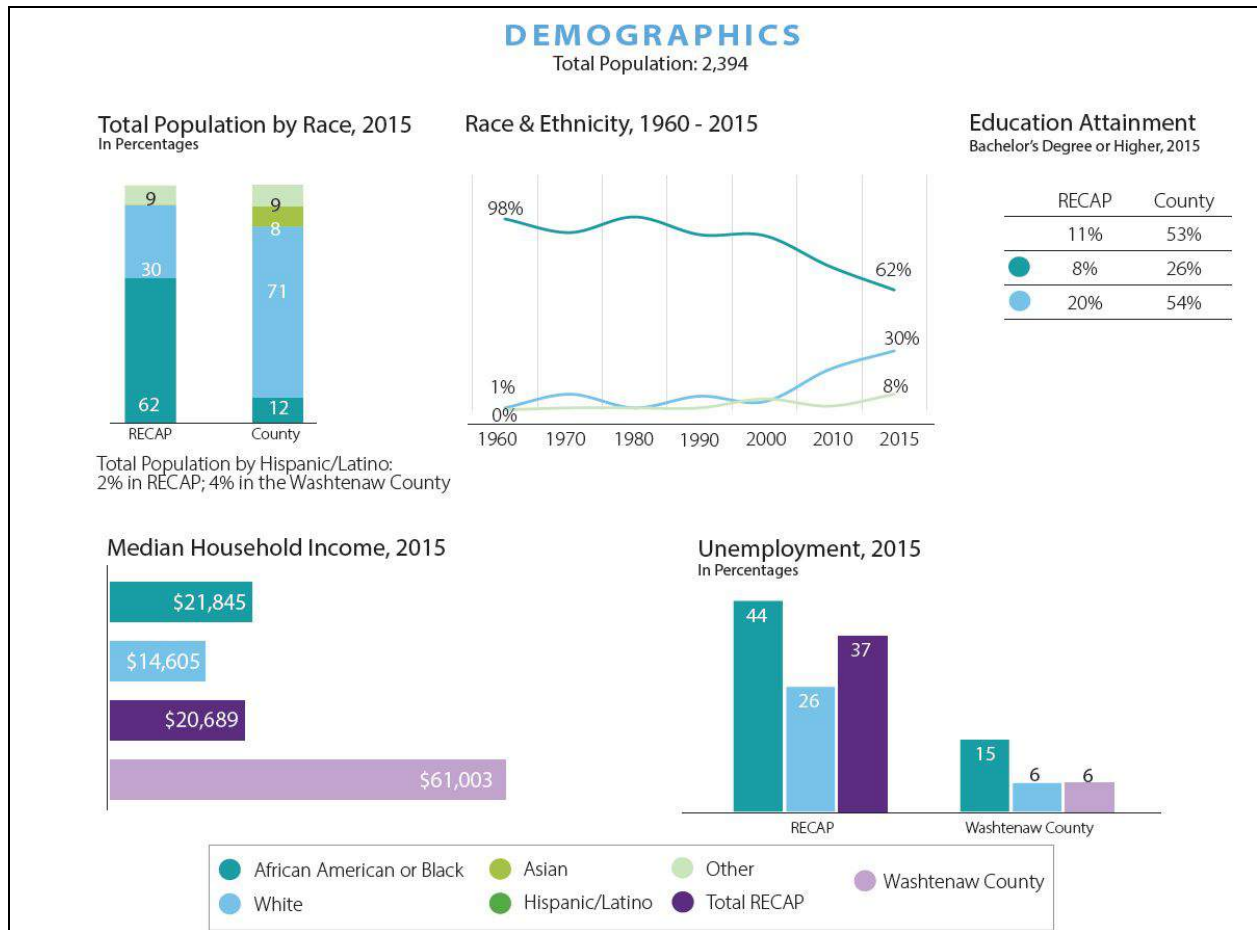
The census tracts boundaries are south of Michigan Avenue, north of Interstate 94, east of S. Hamilton Street, and west of where Michigan Avenue and I-94 cross. Surrounding census tracts also have higher poverty rates, however the Southside R/ECAP has a high concentration of non-white residents (69.7% non-white residents).

This R/ECAP has faced changes in race and ethnic makeup. In 1960, the area was made of almost exclusively African-American/Blacks (98%). Today, the area is still quite diverse compared to Washtenaw County, with 62% African American/Black, 30% White, and 9% other (including Asian, American Indian and Alaska Native, Native Hawaiian and other Pacific Islander, some other race, and two or more races) (Figure 6).

In Figure 6, educational attainment, median household income, and unemployment rates are broken down by race. In general, 11% of the Southside R/ECAP residents have a Bachelor's degree or higher, and of African American/Black residents, 8% have a Bachelor's degree or higher. The overall median household income is \$21,689, compared to the County's median household income of \$61,003. Lastly, compared to County's unemployment rate of 6%, Southside's unemployment rate is 37%. Among African American/Black residents, the unemployment rate in the county is 15%, which is almost tripled (at 44%) in the Southside R/ECAP.

Additionally, the population in the southside census tract is quite young, with almost 40% of its population under 18 years old, one of the highest percentages in the county (Table 21).

FIGURE 4_SOUTHSIDE R/ECAP DEMOGRAPHICS



Source: 2015 American Community Survey Estimate, 1960-2010 Decennial

The southside neighborhoods have a wealth of history as a long-standing African-American neighborhood with ties to the underground railroad, origins of many businesses, civic, religious and educational institutions and the home to many local and regional African-American leaders. Today the neighborhoods boasts a wealth of community institutions and activity, including 4 schools, 16 places of worship, 8 civic/nonprofits, Parkridge Community Center with community initiatives, after-school and other youth-focused programs.

As part of the focus group in the area, it was clear that while there is a concentration of African-American residents, many appreciate that they are not living as a minority population, and find comfort and safety in that. Many noted the long history families have in the area and feel like there are generations of families in friends in the neighborhood. While some of the past exclusionary policies that led to growth of African-American population size, many see it as a positive attribute to embrace and celebrate.

TABLE 23_SOUTHSIDE R/ECAP DEMOGRAPHICS

POPULATION	
-------------------	--

Total Population	2,394
Population Density (per sq. mile)	3,413.7
Race & Ethnicity	
African-American	61.5%
White	30.3%
Asian	0.2%
Some other Race	3.5%
Two or More Races	4.6%
Hispanic	1.9%
Age	
Under 18	944 (39.4%)
Over 65	212 (8.8%)
EDUCATION ATTAINMENT (25 YEARS AND OLDER)	
Less than High School	26.8%
High School Graduate (GED)	30.2%
Some College	32%
Bachelor's Degree	6.6%
Master's, Professional School, Doctorate Degree	4.6%
POVERTY	
Median Household Income	\$20,689
Children under 18 years living in poverty	72%
Unemployment Rate	36.9%
HOUSING	
Total Housing Units	1,043
Vacancy Rate	17.9%
Publicly Supported Housing	632
% of rental units using a Housing Choice Voucher	20%

AMENITIES & SERVICES	
Banks	1
Full-service Grocery Store	0

Source: 2015 American Community Survey Estimate

Narrative of housing tenure and value coming soon

FIGURE 5_HOUSING TENURE OF SOUTHSIDE YPSILANTI, 2005 & 2017

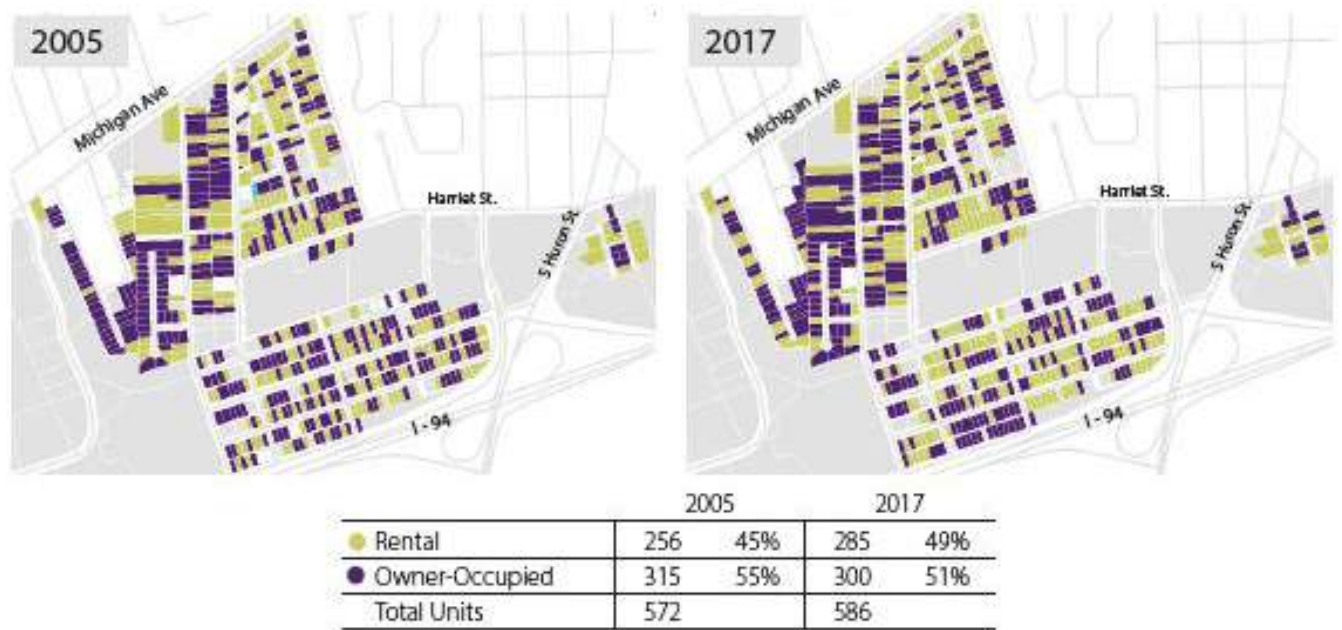
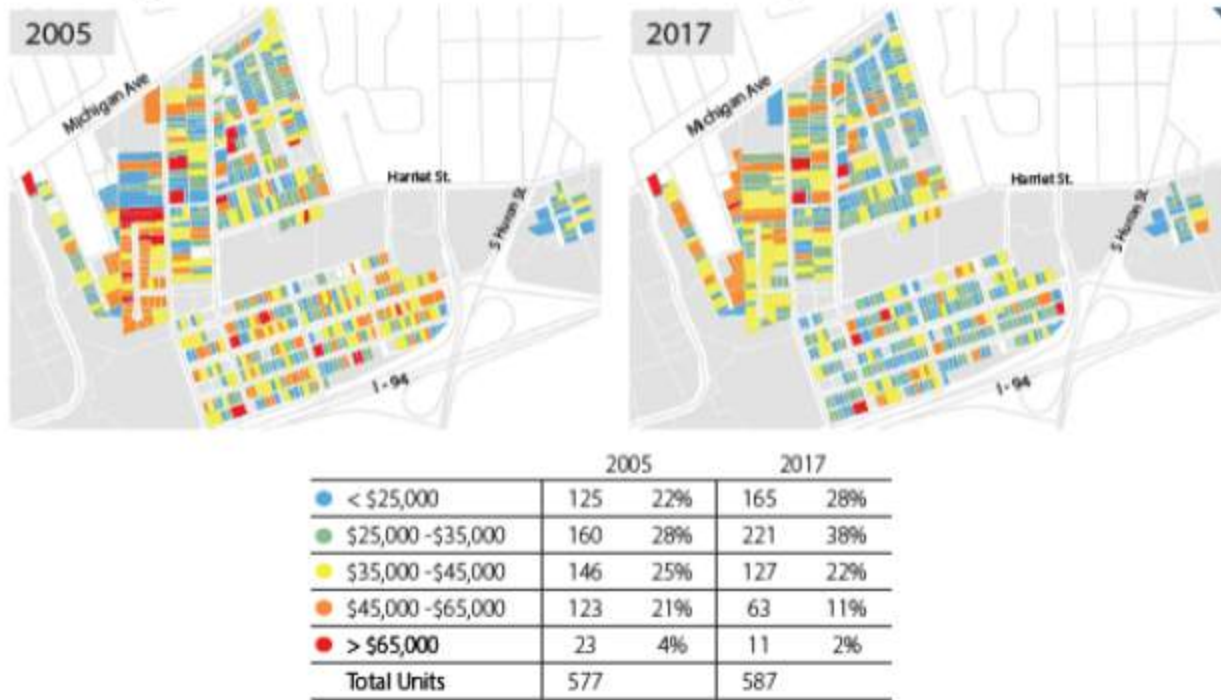


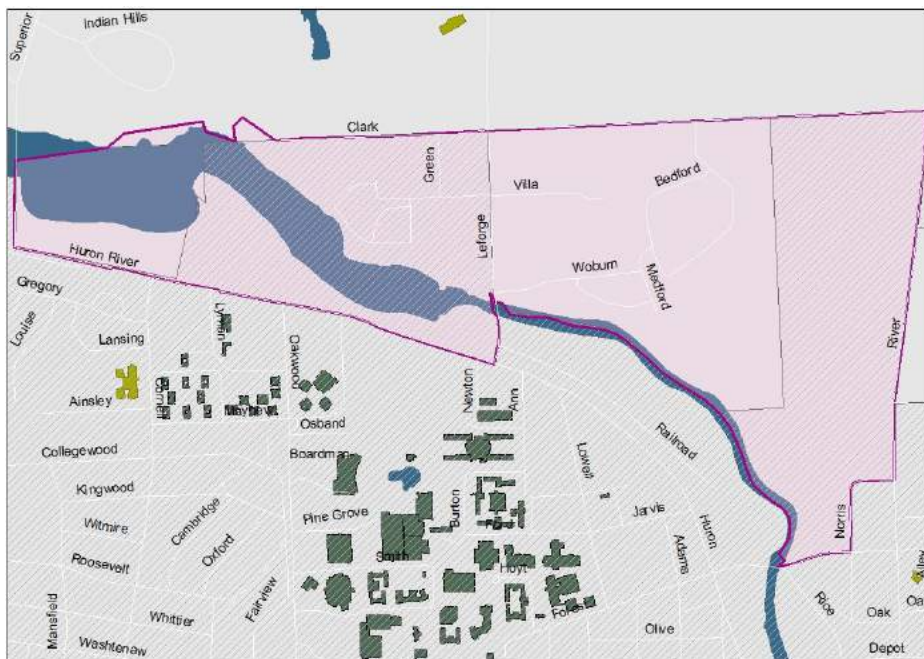
FIGURE 6_HOUSING VALUE OF SOUTHSIDE YPSILANTI, 2005 & 2017



Housing Value maps show the State Equalized Value (SEV). Double the SEV is considered an estimate of housing value.

LEFORGE R/ECAP

MAP 20_LEFORGE R/ECAP

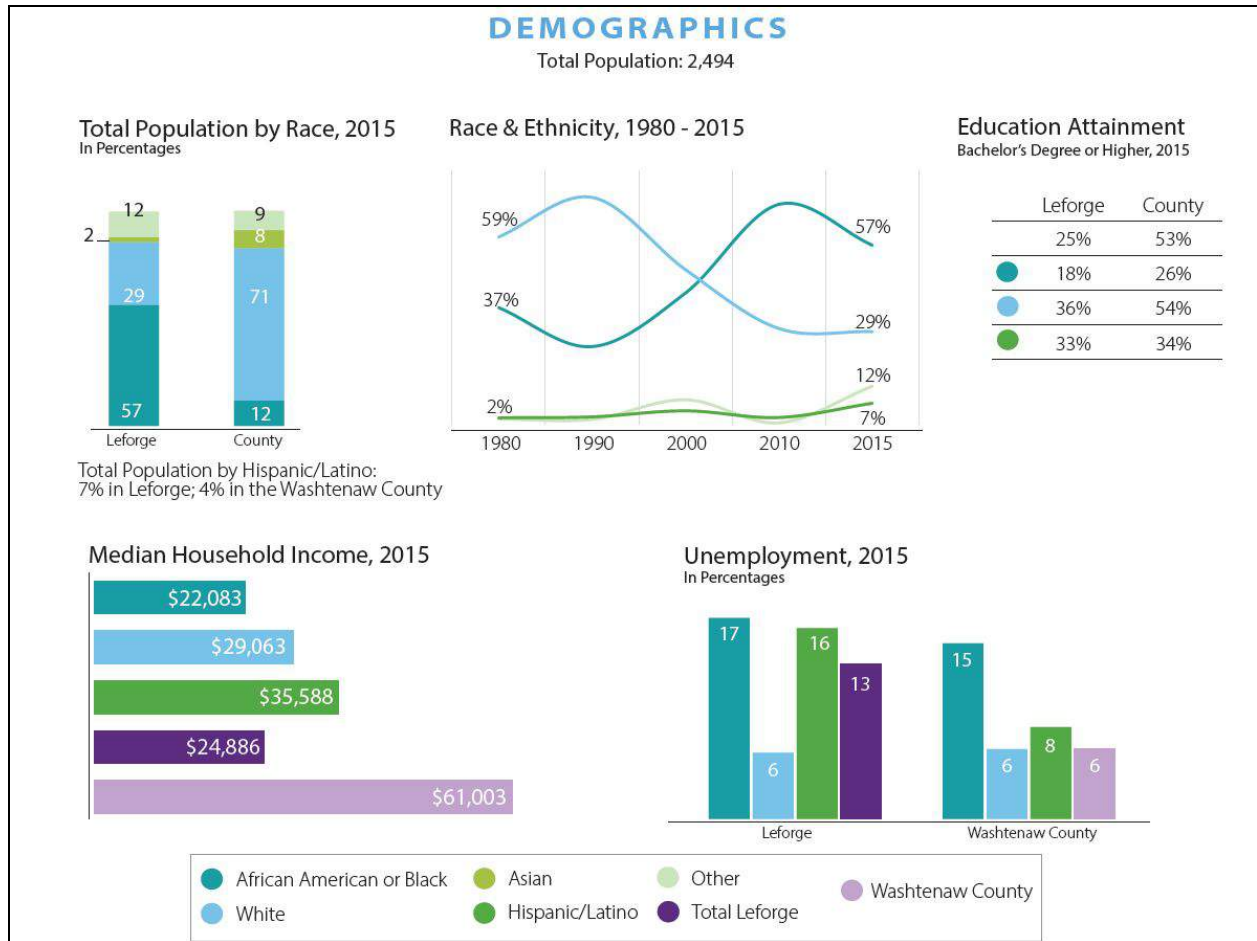


Location: Census Tract 4112
City: Ypsilanti and Ypsilanti Township
County/State: Washtenaw County/MI
School District: Ypsilanti Community Schools

This census tract is located both in the City of Ypsilanti and Ypsilanti Township. It's boundaries are south of W. Clark Road, north of N. Huron River Drive, east of N. River Street, and west of Superior Road.

Similar to the Southside, the census tracts surrounding Leforge also experience high poverty, however, 71% of residents are non-white, with 57% African American/Black, 2% Asian, and 12% Other (including Asian, American Indian and Alaska Native, Native Hawaiian and other Pacific Islander, some other race, and two or more races) (Figure 7). Racial and ethnic changes from 1980 to 2015 are dramatic, with 59% white and 37% African American/Black in 1980, and 57% African American/Black.

FIGURE 7_LEFORGE DEMOGRAPHICS



Source: 2015 American Community Survey Estimate, 1960-2010 Decennial

Leforge is unique in it is mostly a renter-occupied census tract. In fact, with has five large apartment complexes, 99.2% of the occupied housing units are renter-occupied. Most of these apartment buildings were built in the late 1960s and 1970s. Huron Heights was built in the late-1990s and Peninsular Place in 2005-2006. Peninsular Place were built as part of a brownfield redevelopment project that included clean up of the Peninsular Paper Company, the discontinued paper mill previously located on the site. One of the original smokestacks was maintained to provide a sense of the historical context.

The proximity to Eastern Michigan University makes it a good location for students, however most residents are families often with children, and one of the apartment complexes is subsidized affordable rental housing.

One issue in the area is the relative isolation of the multi-family housing. Located north of the river and railroad tracks (with the exception of Peninsular Place) and the very busy Huron River drive, there is limited pedestrian access to Eastern Michigan University. The intersection at Huron River Drive and Leforge is one of the most challenging in the area. It is not ADA accessible, and the rail and road crossings are problematic. Additionally there are minimal services in the area for such a dense population, which if you're looking at the west side of Leforge (block group) is 8,800 people per square mile.

TABLE 22_LEFORGE DEMOGRAPHICS

POPULATION	
Total Population	2,494
Population Density (per sq. mile)	4,780.2
Race & Ethnicity	
African-American	56.5%
White	29.2%
Asian	2.3%
Some other Race	1.8%
Two or More Races	10.2%
Hispanic	6.6%
Age	
Under 18	545 (21.8%)
Over 65	36 (1.4%)
EDUCATION ATTAINMENT (25 YEARS AND OLDER)	

Less than High School	5.9%
High School Graduate (GED)	22%
Some College	47.2%
Bachelor's Degree	19.3%
Master's, Professional School, Doctorate Degree	5.5%
POVERTY	
Median Household Income	\$24,886
Children under 18 years living in poverty	49.1%
Unemployment Rate	13.3%
HOUSING	
Total Housing Units	1,253
Vacancy Rate	12.8%
Publicly Supported Housing	142 Units
% of rental units using a Housing Choice Voucher	15%
AMENITIES & SERVICES	
Banks	0
Full-service Grocery Store	0

Source: 2015 American Community Survey Estimate, 1960-2010 Decennial

Contributing Factors of R/ECAPs

TABLE 23_POPULATION OF R/ECAPS

	R/ECAP A: SOUTHSIDE	R/ECAP B: LEFORGE	R/ECAPS A & B	WASHTENAW COUNTY
Total Population	2,394	2,494	4,888	354,092
Non-White Population	69.8%	70.8%	70.3%	25.9%
Hispanic/Latino Population	1.9%	2.7%	4.3%	4.4%

Source: 2011 - 2015 (5-Year Estimates) (ACS15_5yr), ACS 2015 (5-Year Estimates), U.S. Census Bureau, from Social Explorer

Community Opposition

Community opposition is an issue particularly when trying to add affordable units to high opportunity neighborhoods. As both R/ECAPS contain substantial amounts of affordable housing, it is less of an issue.

Deteriorated and abandoned properties

In the case of the southside R/ECAP, there is concern, post housing crisis, about an increase in rental properties by non-local landlords. Based on local assessor data, 51% of residential units are owner-occupied and 49 percent rental. The loss of home-ownership also impacts long-term wealth creation for African-American households. Focus group participants in areas with high renter occupation spoke to their concern of property value and quality of neighborhood, and hoped to see more owner-occupied homes in their neighborhood. Lower-incomes in the southside R/ECAP have been problematic for ongoing care and maintenance of properties as well. Recommendations related to supporting homeownership, property upkeep and investment will be included for both R/ECAPS but the southside R/ECAP in particular.

In comparing the United States Postal service vacancy data for 2016, the two R/ECAPs are in the top 10% for vacancy rates at the 3 month and 36 month ranges. The City of Ypsilanti was able to demolish a number of vacant and condemned houses in the southside R/ECAP in the last 10 years.

TABLE 24_RENTER OCCUPANCY & VACANCY RATES IN R/CAPS

	R/ECAP A: SOUTHSIDE	R/ECAP B: LEFORGE
Renter Occupied	51%	99.2%
Vacancy Rate up to 3 months	10%	6%
Vacancy rate of 36 months or more	7%	6%
Renter Occupancy Rates for Southside R/ECAP: Washtenaw County Equalization Renter Occupancy Rates for Leforge R/ECAP: American Community Survey 2011 to 2014 Vacancy rates: United States Postal Services 2016 annual data by census tract.		

Additionally, rehabilitation and demolition efforts from the Ypsilanti Housing Commission has reduced blight in the Southside area.

Displacement of residents due to economic pressures

While there are concerns of displacement throughout the county, residents in the R/ECAPs particularly face economic pressures including high unemployment rates, lower incomes, more housing problems, lower school proficiency and a lack of job opportunities.

In comparison to the county, the R/ECAPs experience higher poverty rates and more housing problems. 47.6% of households in both R/ECAPs have an income below the poverty level whereas 8% of households in the county have an income below the poverty level. 58.4% of

households in the Southside and 68.7% of households in Leforge experience any 4 housing problems, which includes either incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and/or cost burden (monthly housing costs and utilities exceeds 30% of monthly income) (Table 25). In Washtenaw County, 17.2% of households experience any of 4 housing problems.

Washtenaw County is known for its wealth and job opportunities from its major employers, such as the University of Michigan, Trinity Health, General Motors, and Eastern Michigan University.¹ However, income disparities and the unemployment rate are much higher in the R/ECAPs than in the entire county. The average median household income in both R/ECAPs is \$22,700, compared to the median household income in the county of \$61,003. While the median household income does not vary too much between the general population in the R/ECAPs and African American/Black residents in the R/ECAPs, it is notable that the median household income for African American/Black residents in the county is much lower than the median household income in the general county population (the median household income in Washtenaw County is almost twice (1.72) the amount of the median household income of African American/Black residents in the county).

Likewise, unemployment rates are much higher in R/ECAPs than in the rest of the county, with 36.9% of residents who are unemployed in the Southside R/ECAP, 13.3% in Leforge, and 7.4% in the county.

TABLE 25_ECONOMIC DEMOGRAPHICS OF R/ECAPS

	R/ECAP A: SOUTHSIDE	R/ECAP B: LEFORGE	R/ECAPS COMBINED	WASHTENA W COUNTY
Income Below Poverty Level	58.1%	33.4%	47.6%	8.0%
Households with any of 4 Housing Problems	58.4%	68.7%	-	17.2%
Median Household Income	\$20,689	\$20,689	\$22,700	\$61,003
Median Household Income (Black Only)	\$21,845	\$22,083	\$22,331	\$35,301
Unemployment Rate	36.9%	13.3%	21.7%	7.4%
Source: 2011 - 2015 (5-Year Estimates) (ACS15_5yr), ACS 2015 (5-Year Estimates), U.S. Census Bureau, from Social Explorer, AFFH Data and Mapping Tool, HUD Exchange				
Unemployment Rate for Civilian Population in Labor Force 16 Years and Over. HUD identifies households with any of 4 Housing Problems as household that lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, cost burden (monthly housing costs, including utilities, exceed 30% of monthly income).				

¹ Ann Arbor Area Top Employers, January 2017 Retrieved from Ann Arbor SPARK
<http://www.annarborusa.org/site-selectors/top-employers>

The R/ECAPs also experience educational and job-related pressures that may lead to displacement (Table 26). When looking at the opportunity indicators provided by HUD, the R/ECAPs score low when it comes to school proficiency, environmental health, labor markets and job proximity, and compared to the county, the R/ECAPs score lower than most indicators by county. Participants in the Southside focus group expressed concern of the quality of schools and the availability and accessibility to employment. Participants in other focus groups in Ypsilanti Township shared these concerns as well as environmental (specifically air and noise pollution) concerns.

While the R/ECAPs are in close proximity to bus routes, the time needed to travel from Ypsilanti to surrounding areas varies. In 2016, the Ann Arbor Area Transportation Authority (AAATA) increased services, adding more routes and reducing overall wait time. For example, travel times from Southside and Leforge to the University of Michigan Hospital in Ann Arbor usually hover about 1 hour one way. While this is an improvement from past AAATA services, a 1 hour one way trip to work can defer people from searching for work in areas of high employment opportunities (i.e. Ann Arbor).

TABLE 26 OPPORTUNITY INDICATORS IN R/ECAPS

	SOUTHSIDE R/ECAP	LEFORGE R/ECAP	WASHTENAW COUNTY
School Proficiency Index	18-34	6-17	61.2
Environmental Health Index	38	29	51.8
Labor Market Index	1	25	65.4
Jobs Proximity Index	5-10	3-27	47.38
Low Transportation Cost Index	84	89	79.19
Transit Trips Index	75	79	68.1

Sources: 2011 - 2015 (5-Year Estimates) (ACS15_5yr), ACS 2015 (5-Year Estimates), U.S. Census Bureau, from Social Explorer, AFFH Data and Mapping Tool, HUD Exchange

School Proficiency Index: The higher the score (0 to 100), the higher the quality of school system in the neighborhood. County Index is average of index broken down by race/ethnicity.
 Environmental Health Index: the higher the value (0 to 100), the less exposure to toxins harmful to human health. The higher the value, the better the environmental quality of a neighborhood.
 Labor Market Index: the higher the score (0 to 100), the higher the labor force participation and human capital in a neighborhood.
 Jobs Proximity Index: the higher the value (0 to 100), the better access to employment opportunities for residents in a neighborhood.
 Low Transportation Cost Index: The higher the value (0 to 100), the lower the cost of transportation in that neighborhood.
 Transit Trips Index: The higher the value (0 to 100), the more likely residents in that neighborhood utilize public transit
 County Index is average of index broken down by race/ethnicity.

Lack of community revitalization strategies

Participants from the Southside focus group were very open and transparent about the support they receive from neighbors and the sense of community they have in their neighborhood. With multiple churches and the Parkridge Community Center, the Southside area has a plethora of community initiatives and support. However, staff recognizes the need for investment and continued engagement with Southside and Leforge residents and stakeholders. With increased communications with Community Action Board resident members and increased investments (such as dedicated CDBG funds) in the R/ECAPs, staff hopes to improve engagement and community-focused investments.

Lack of private investments in specific neighborhoods

With high unemployment rates, high poverty rates, a concentration of housing problems and housing burden, as well as a concentration of children and youth, staff recognizes the need for private investments in the R/ECAPs.

In the southside R/ECAP, the City of Ypsilanti has created and utilized a property disposition strategy to encourage reuse of tax foreclosed property. They have also implemented a Neighborhood Enterprise Zone to incentivize through tax relief, infill development.

Lack of public investments in specific neighborhoods, including services or amenities

Today, there is a lack of public investment in the Leforge area, and in the Southside R/ECAP, there is room to grow. Both Peninsular Park and Parkridge Park would benefit from ongoing maintenance and additional amenities. As well, pedestrian improvements are in need at Huron River Drive and Leforge Intersections. As mentioned above, increasing communication and engagement with stakeholders and residents is an ongoing goal, and could help push forward the need and demand for investment. To support investment one recommendation will be to dedicate CDBG program income to projects in R/ECAPS. .

Lack of regional cooperation

As noted, both R/ECAPs have significant number of youth, but minimal services. This has been identified in City and county plans, but there has been minimal cooperation to address the need for youth programming in the form of recreation, education and mentoring. Parkridge Center does benefit from the ongoing partnership with WAshtenaw Community College, but in some cases the utilization by adjacent residents is minimal. A regional partnership and focus on service provision and supporting youth is a worthy regional effort.

Land use and zoning laws

The Southside R/ECAP was recently down zoned to a single-family district. While this is a common strategy to try and provide more stability and exclusivity for property-owners, it does create problems for those who own a duplex, or who may benefit from additional income of a second unit and or help pay for the costs of infill development. The Leforge area is zoned primarily for multi-family housing. This is not necessarily problematic, but flexibility in zoning to allow for some commercial uses such as stores, childcare and other supportive uses can assist with the lack of nearby services in the area.

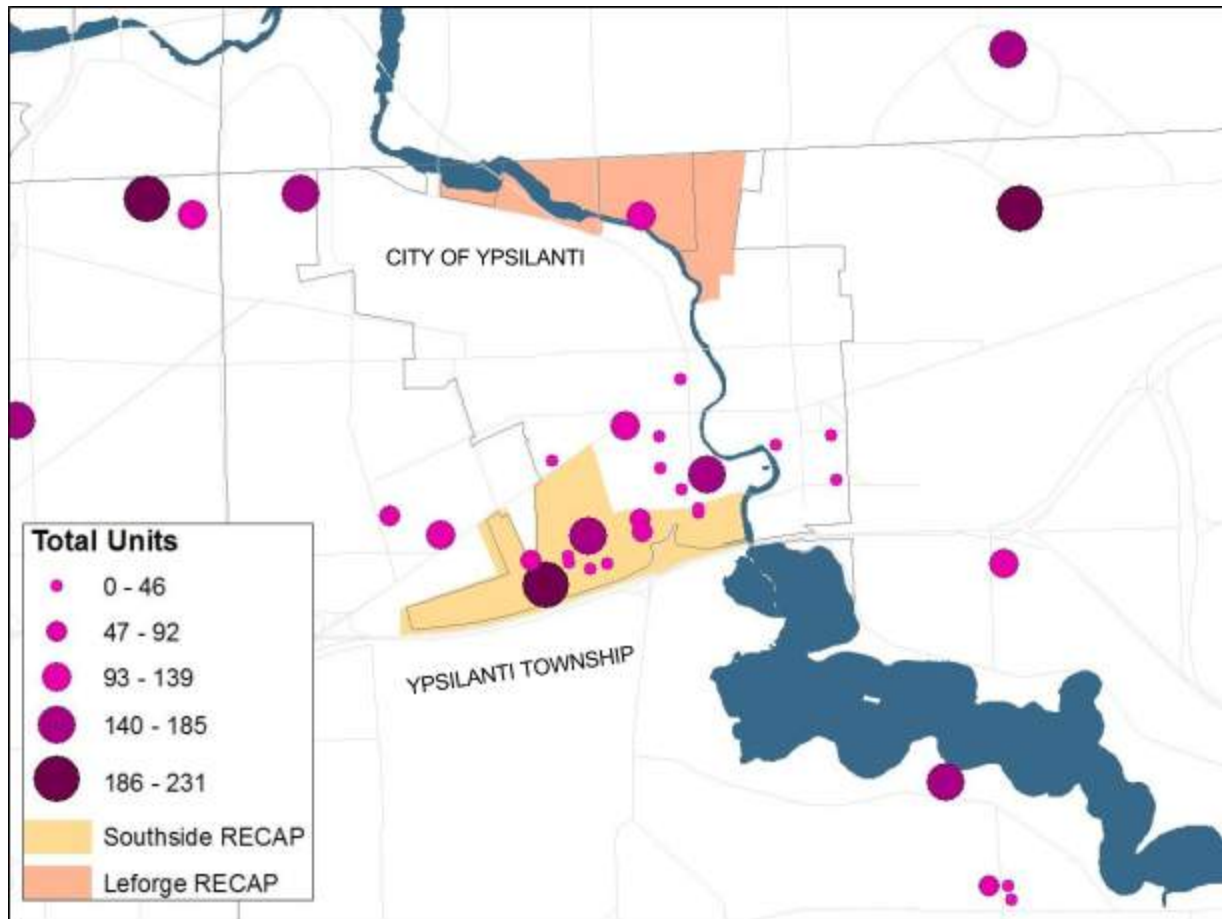
Location and type of affordable housing

Washtenaw County created an inventory of committed affordable units. These are affordable units that have rent and income restrictions through various subsidies, deed restrictions, zoning or other mechanisms. There are 4,220 committed affordable units in Washtenaw County. Committed affordable units in the City of Ypsilanti and Ypsilanti Township make up over half (51%) of these units. More specifically, 15% of the county’s committed affordable units are located in Southside and 2.8% are located in Leforge. The concentration of committed affordable housing in these census tracts is problematic, and is likely contributing to the R/ECAP status in both areas. More specifically, of all the committed affordable units in the City of Ypsilanti, 95% of them are located south of Michigan Avenue.

TABLE 27_ COMMITTED AFFORDABLE UNITS IN R/CAPS

	R/ECAP A: SOUTHSIDE	R/ECAP B: LEFORGE	R/ECAPS A & B	WASHTENAW COUNTY
Committed Affordable Units	632	119	752	4,220
% of Total Committed Affordable Housing (4,220) Units	15%	2.8%	17.8%	
Washtenaw County Affordable Housing Inventory 2017				

MAP 21_ LOCATION OF COMMITTED AFFORDABLE UNITS IN CITY OF YPSILANTI & YPSILANTI TOWNSHIP



Private discrimination

The Fair Housing Center of Central and Southeast Michigan reports an uptick in discrimination complaints from landlords last year and this year. In 2016, complaints in Washtenaw county were at the highest since 1995. And in August of 2017, complaints are already 2 weeks ahead of total complaints the same time in 2016. In focus groups, individuals commented on private discrimination related to disability, race, income and sexual orientation. In Washtenaw County, the top two complaints are race and disability discrimination.

Disparities in Access to Opportunity

- Educational Opportunities
- Employment Opportunities
- Transportation Opportunities
- Low Poverty Exposure Opportunities
- Environmentally Healthy Neighborhood Opportunities
- Patterns in Disparities in Access to Opportunity

Key Findings

For such a small county, there is a striking geographic disparity in race, income, educational attainment, employment and overall opportunity. School District disparity exists related to funding, proficiency, and opportunity. Choice and Charter school options help maintain racially and economically concentrated areas of poverty within Ypsilanti Community Schools and related geographies. Districts such as Ypsilanti Community Schools who have more students of color and more students in poverty have less resources, less funding, and as a result, are continually in crisis. The result is that east-side communities of color are most negatively impacted (including the two R/ECAPS), with no new ideas on the horizon for structural change.

Employment

Employers and residents speak to a job skills mismatch resulting from broader economic shifts over the last 10-20 years. With fewer good-paying jobs for individuals with less than a college degree, jobs either fall into the service/retail category, or the advanced manufacturing/IT category. The former suffers from low wages and limited upward mobility. The latter is considered desirable, but education and experience requirements make many of these positions unobtainable for residents without college degrees or advanced training. This is clearly illustrated by the higher unemployment on the east side, in primarily African-American neighborhoods.

- Recent improved transit options through The Ride transit expansion have provided additional relief (although not included in HUD tables or maps below)
- Race, perceptions of race, lower-education levels and related issues are ongoing problems with the unemployment in the African-American community in the City of Ypsilanti and Ypsilanti Township as well as portions of Superior Township.

Transportation

AAATA changes are being reviewed to determine the impact of transit expansion and route change on service. Additional transportation options are needed, in particular as lack of access to a car is more of an issue for maintaining an employment than education.

Poverty

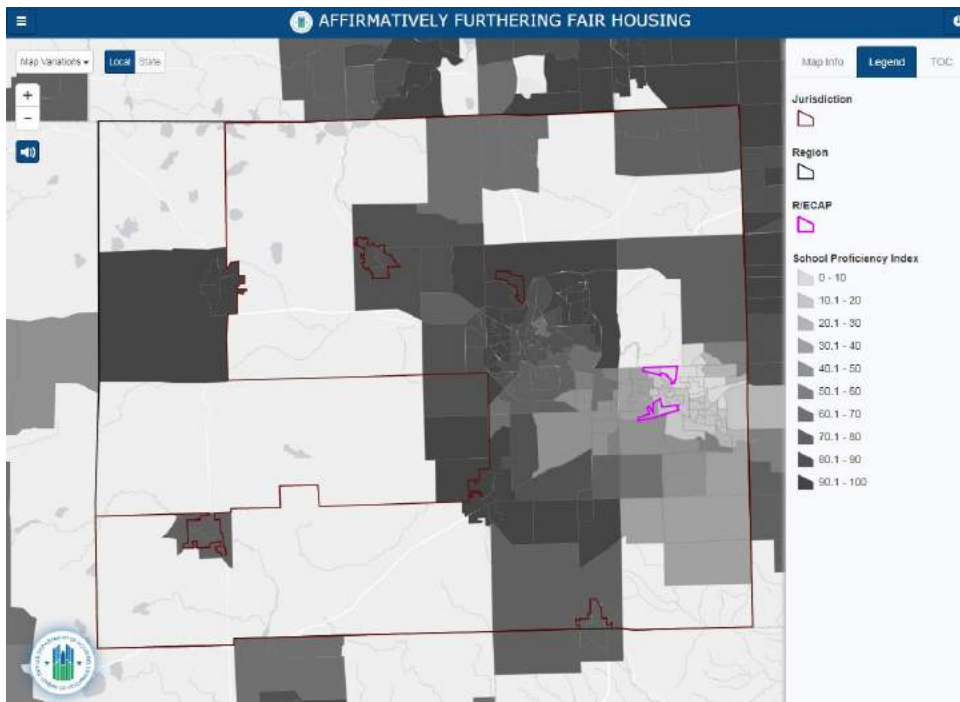
Tied in closely to race, and racial segregation patterns, high poverty areas most negatively impact communities of color, primarily African American, Native American and Hispanic.

Educational Opportunities

MAP 22_SCHOOL DISTRICTS BY CHILDREN LIVING IN POVERTY (Map coming soon)

The most proficient school districts based on the School Proficiency map and corresponding districts would be Ann Arbor Public Schools, Chelsea Public Schools and Saline Public Schools. Using the same school proficiency data below, the lower performing school districts are Ypsilanti Community Schools, Whitmore Lake and Lincoln Consolidated School districts.

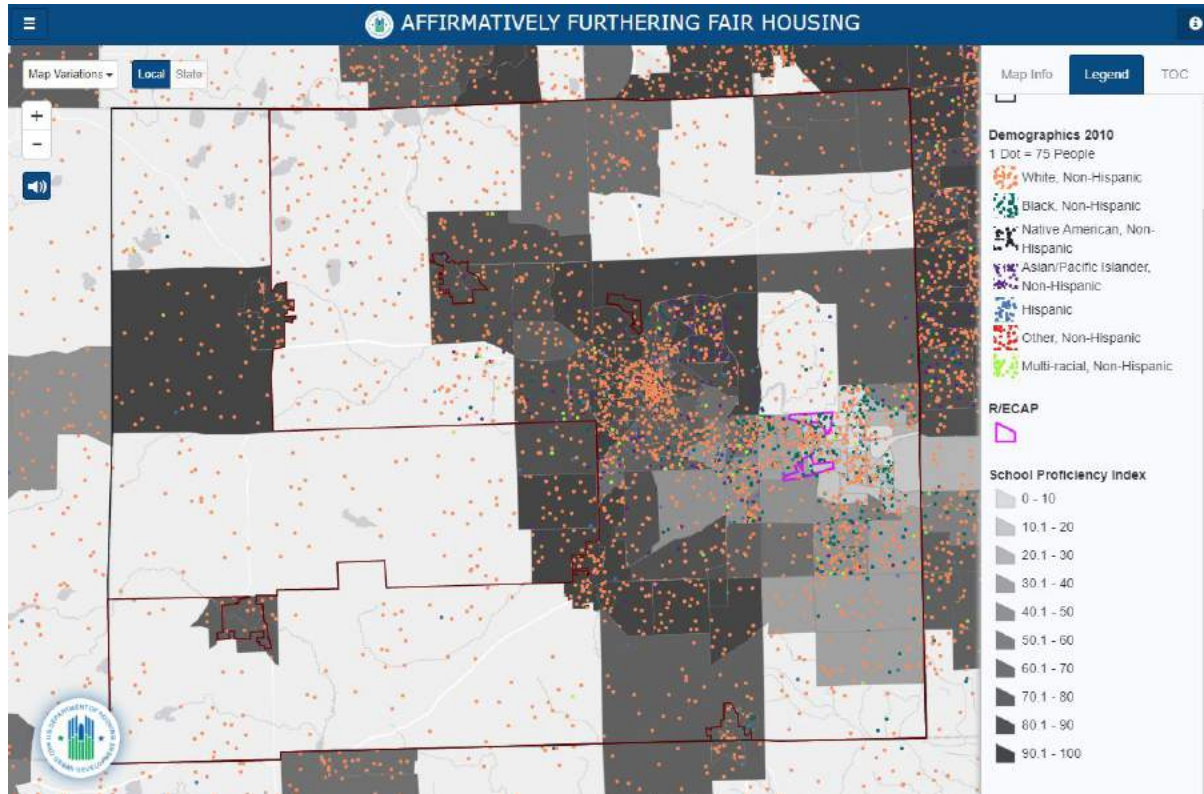
MAP 23_SCHOOL PROFICIENCY



As mentioned previously, the current racial distribution in Washtenaw County finds that the eastern portion of the county includes the most concentration of African-American households, in census tracts that are lower-income and have lower-educational attainment. These neighborhoods and/or census tracts also have lower home values, therefore providing fewer resources to the east side school districts that rely on property taxes for revenue. As evidenced by the Map 23 (above), the east-side census tracts also broadly show lower-proficiency in schools that are predominantly attended by African Americans. These areas correspond with the Ypsilanti Community School District shown above.

Outside of specific school district performance, analysis of local data released in 2015, there was a 35 point gap on 3rd grade reading tests between black and white students and a 42 point gap in 8th grade math proficiency. That's telling when 3rd grade reading scores are highly predictive of high school graduation, and 8th grade math scores often indicate the likelihood that a student will attend college.

Map 24_SCHOOL PROFICIENCY BY RACE & ETHNICITY

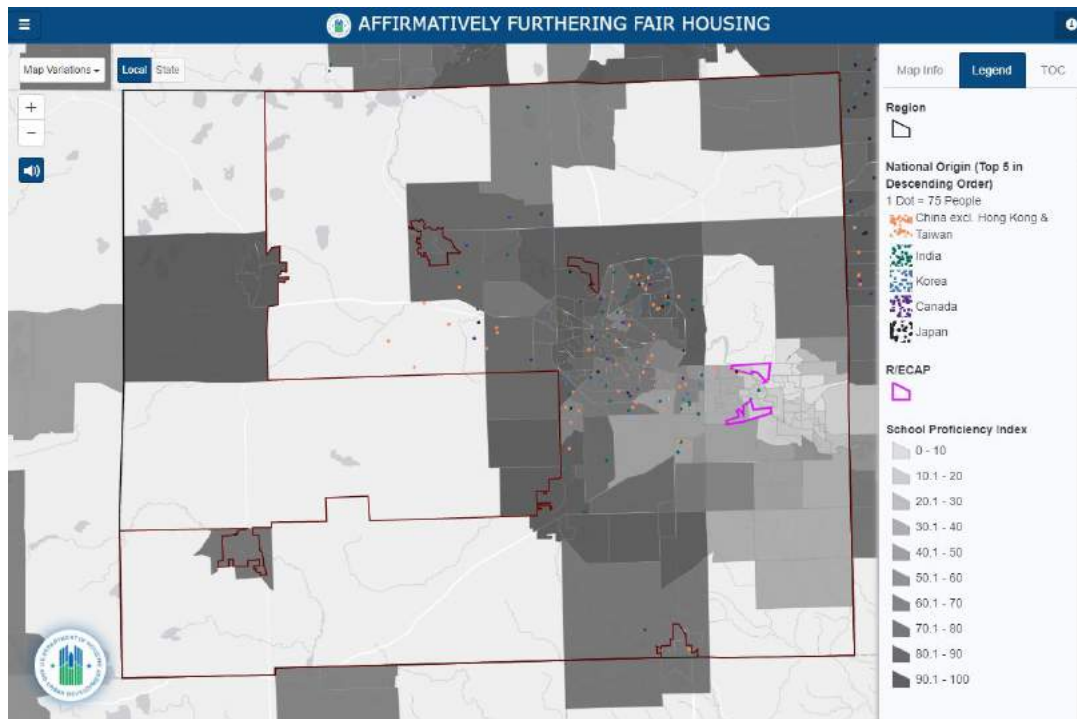


Washtenaw County includes two large universities, the University of Michigan and Eastern Michigan University. U of M in particular draws faculty, staff and students from around the world. One result has been growth in the Asian population in and around Ann Arbor, showing up in this map in the pockets of Limited English Proficiency for Chinese, Korean, Indian households.

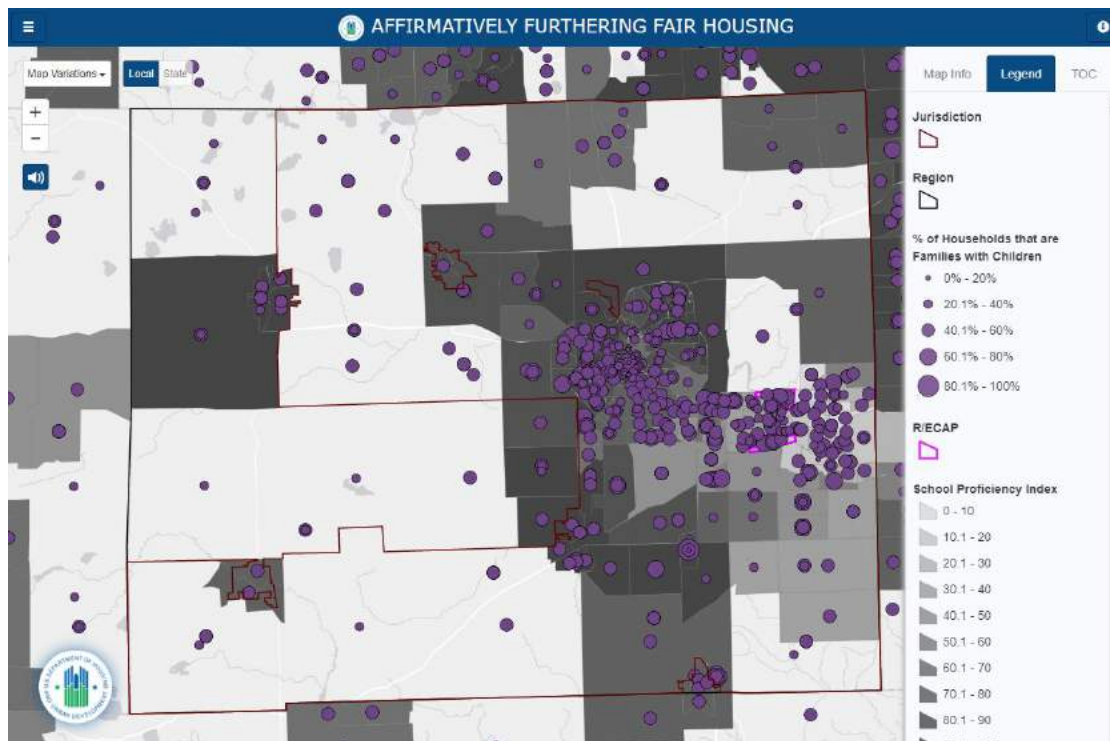
These households vary from those of Latino or African-American in the county as they are often highly-educated and/or middle to higher income. The LEP status is mainly related to immigration around the university, which has the ability to provide some support to non-native speakers. However, City of Ann Arbor officials in particular note that there is minimal outreach to these communities, and has often indicated that they would like to improve outreach and engagement with the larger communities (Chinese, Korean) in the near future.

Spanish speakers, however, are located mainly in areas with a larger number of multi-family apartment units and are centered in Plittsfield and Ypsilanti Township. Depending on location that could be either Ann Arbor Public Schools or Ypsilanti Community Schools.

Map 25_SCHOOL PROFICIENCY BY NATIONAL ORIGIN



MAP 26_SCHOOL PROFICIENCY BY FAMILY STATUS

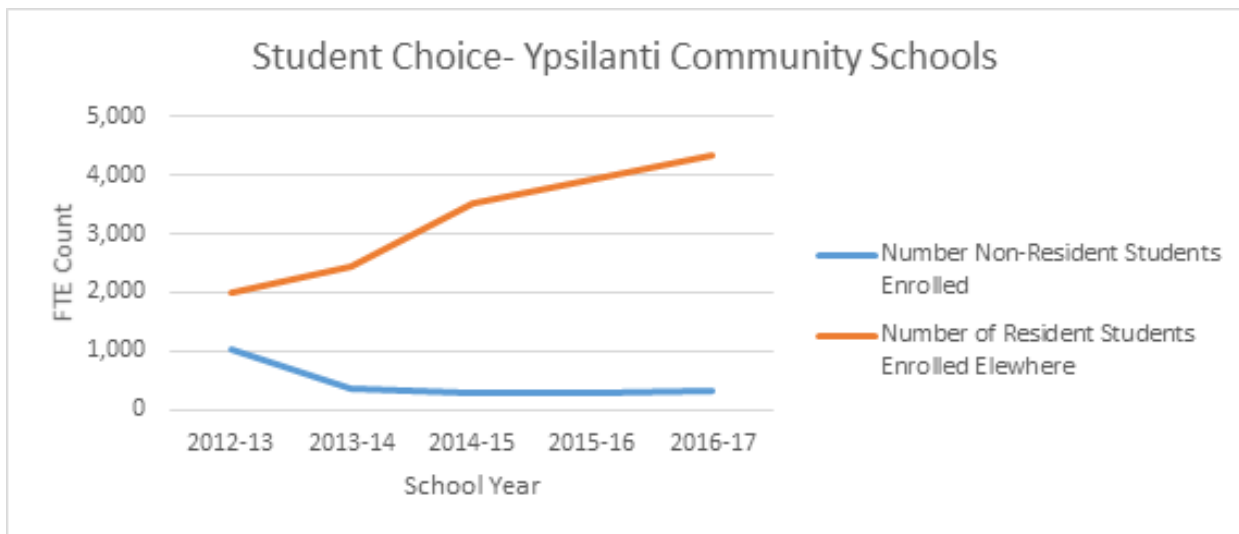


Additional challenges to east-side school districts include the prevalence of Charter Schools and School Choice. For example, Ypsilanti Community Schools opened in 2013 - a merger of the

former Willow Run and Ypsilanti School Districts. Prior to the merger, and continuing after, the Ann Arbor School District has increased the number of seats available for choice students who opt out of their local district and move to Ann Arbor.

Over the past 5 years, we have seen more and more Ypsilanti residents using School of Choice Programs to attend schools in other districts in the southeast Michigan region (“Choicing out” of YCS). We have also seen fewer residents from parts of the region outside of Ypsilanti choosing to attend school in Ypsilanti Community Schools (“Choicing in” to YCS).

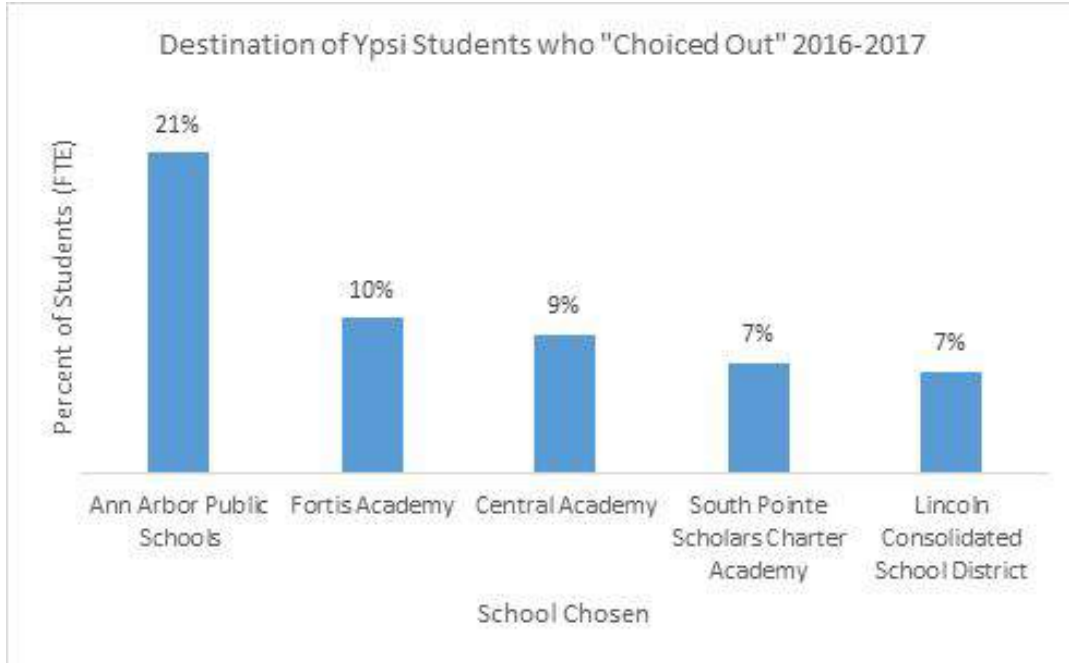
FIGURE 8_SCHOOL CHOICE, YPSILANTI COMMUNITY SCHOOLS



Source: <https://www.mischooldata.org/>

In in the school year 2016-2017, **4,336** Ypsilanti resident students “choiced out” Of YCS. The largest attractor of those students was Ann Arbor public schools, which 1 in 5 of all students who choiced out of YCS enrolled in. Five local schools accounted for more than half (55%) of all Ypsilanti students who choiced out of YCS in 2017.

FIGURE 9_DESINATION OF YPSILANTI STUDENTS WHO “CHOICED OUT”, 2016-2017

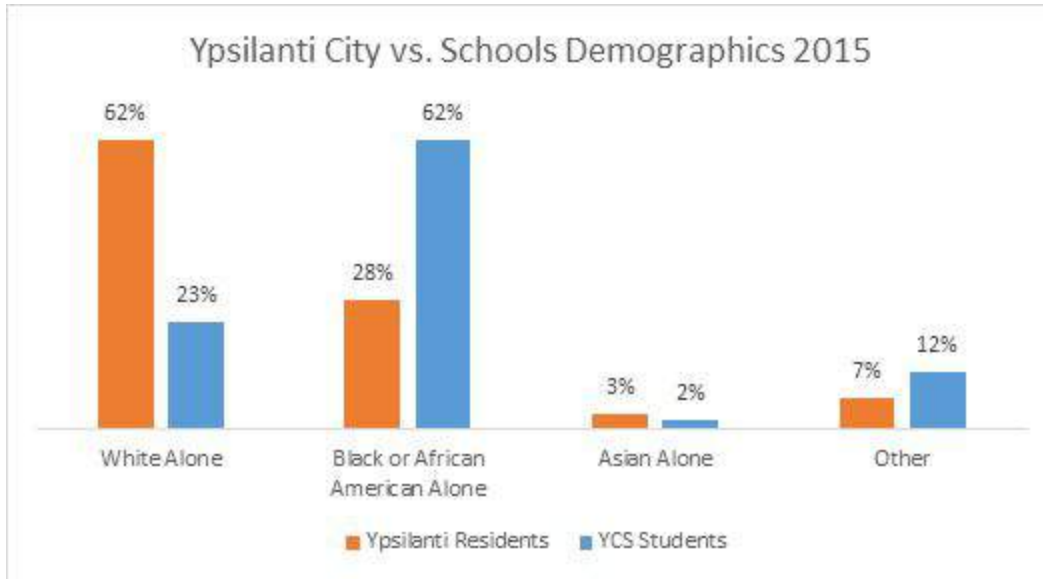


Source: <https://www.mischooldata.org/>

While some students do “choice” into Ypsilanti Community Schools, in particular for the baccalaureate school program, that total is 304 students in 2016-2017 school year.

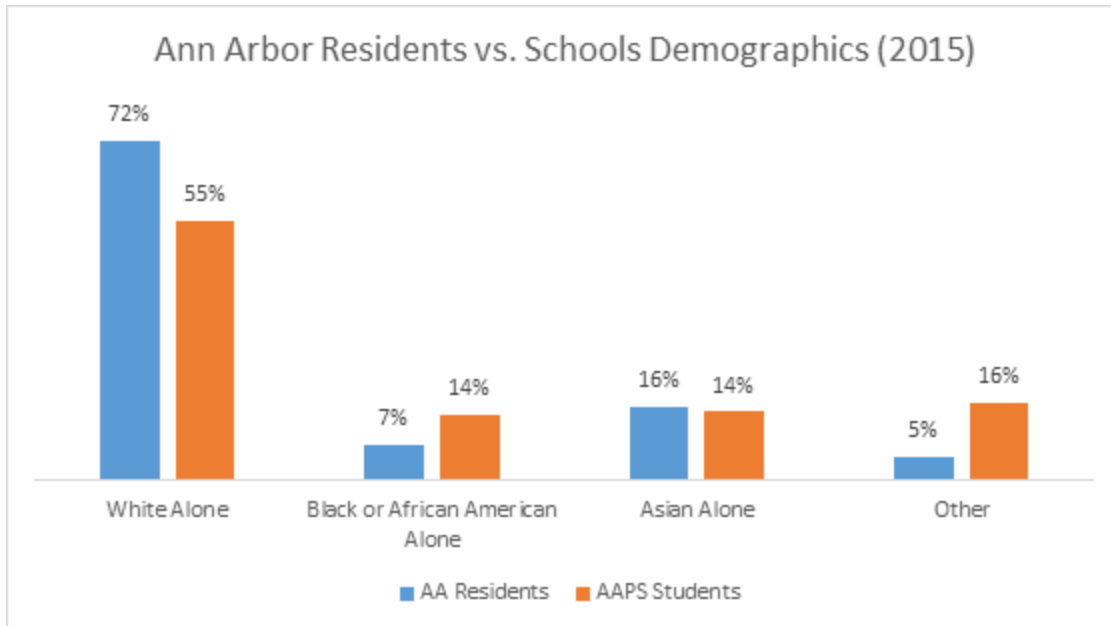
The charter and choice programs have resulted in dramatic changes to the racial makeup of Ypsilanti Community Schools. The chart below shows the racial makeup of school-aged children in the Ypsilanti school district boundary. You can see from the charts, that the enrollment numbers (school demographics) almost show the a flip in numbers of students by race in comparison with school aged youth living in the district. As a result, YCS is now almost two-thirds African-American, where the population in the district is less than one-third African-American.

FIGURE 10_YPSILANTI RESIDENTS VS SCHOOL DEMOGRAPHICS, 2015



Sources: www.mischooldata.org, and US Census 2015 ACS 5 yr. Estimate.

FIGURE 11_ANN ARBOR RESIDENTS VS SCHOOL DEMOGRAPHICS, 2015



Sources: www.mischooldata.org, and US Census 2015 ACS 5 yr. Estimate.

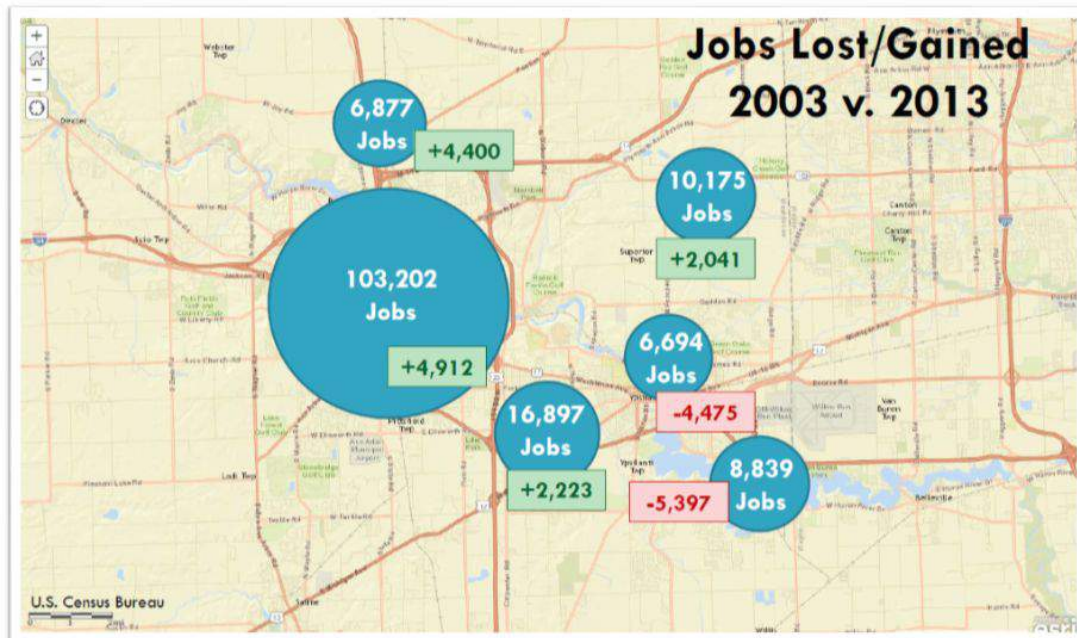
In contrast, the changes within the Ann Arbor Public Schools are less dramatic, and in some ways could provide an argument for increasing diversity within that district. However the segregation of African-American students in YCS has now become a concern raised with the Michigan Civil Rights Division by local activists.

Employment Opportunities

Massive market changes in the past 30-40 years have dramatically impacted the region. The east-side communities previously hosted numerous automotive, or automotive industry manufacturing plants that relied on a steady stream of workers, often without technical or advanced degrees. These were good-paying, often union jobs, that provided financial security and access to the middle class. With the broader shift to factory automation, and overall decline in manufacturing, several larger manufacturing facilities have closed in the last 10-20 years, solidifying Ann Arbor as the center of the job market in Washtenaw County. As the map below indicates, job losses and additions to the tune of about 10,000 jobs have occurred on the east side in the past 10 years. A similar addition of jobs has occurred in the Ann Arbor area, due to both the strength of the University of Michigan and University of Michigan Hospital, but also related retail, restaurant and service jobs. The jobs created in arbor represent a shift - either requiring advanced degrees (even in manufacturing) and/or have become lower-paying service level jobs that, while they don't require advanced education, have limited potential for advancement or income growth.

This has provided added challenges to the African-American community, still primarily concentrated on the east side of Washtenaw County., that experiences higher unemployment rates, lower educational-attainment and lower incomes.

MAP 25_ NUMBER OF JOBS LOST AND GAINED IN 2003 VS. 2013

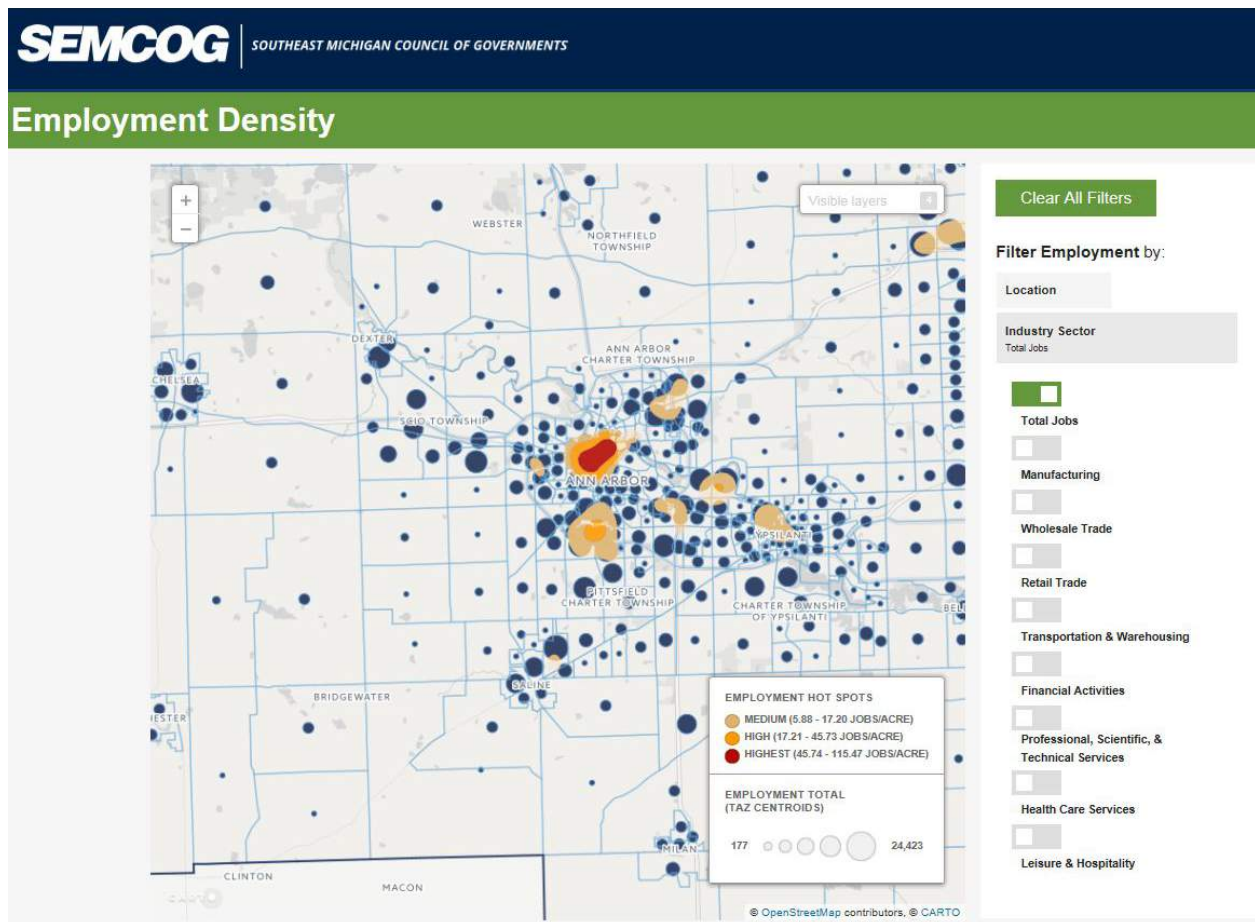


Source: On the Map - LEHD Census data

Currently, the primary job center is located in the Ann Arbor and Pittsfield Township area, as well as other urbanized areas of the county. Those living in rural areas will have less access through transit to jobs.

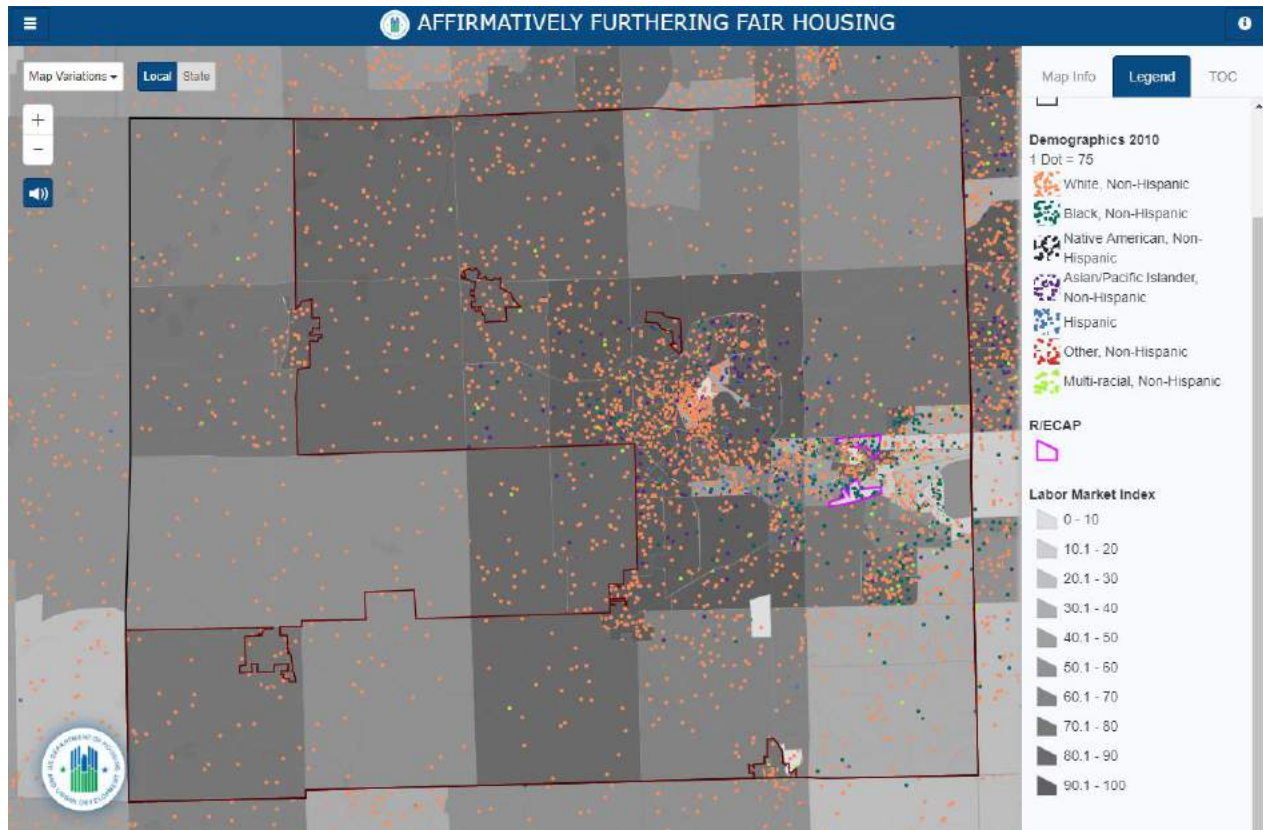
A recent map of employment locations by the Southeast Michigan Council of Governments (SEMCOG) is included below. It shows that while there is a moderate employment center in Ypsilanti due to the presence of Eastern Michigan University, the overall employment centers are in Ann Arbor, or further east in the Detroit area.

MAP 28_EMPLOYMENT DENSITY



The labor market map below shows a lower index in predominantly African-American neighborhoods on the east side of the county. Additionally, the census tracts with low values are the areas with the University of Michigan (downtown and North Ann Arbor), Eastern Michigan (north side of City of Ypsilanti) and two prisons, in Ypsilanti/Pittsfield Township and in Milan.. Excluding those four areas, lower scores match up with predominantly African-American neighborhoods almost exactly, including the two R/ECAPS.

MAP 29_LABOR MARKET BY RACE & ETHNICITY

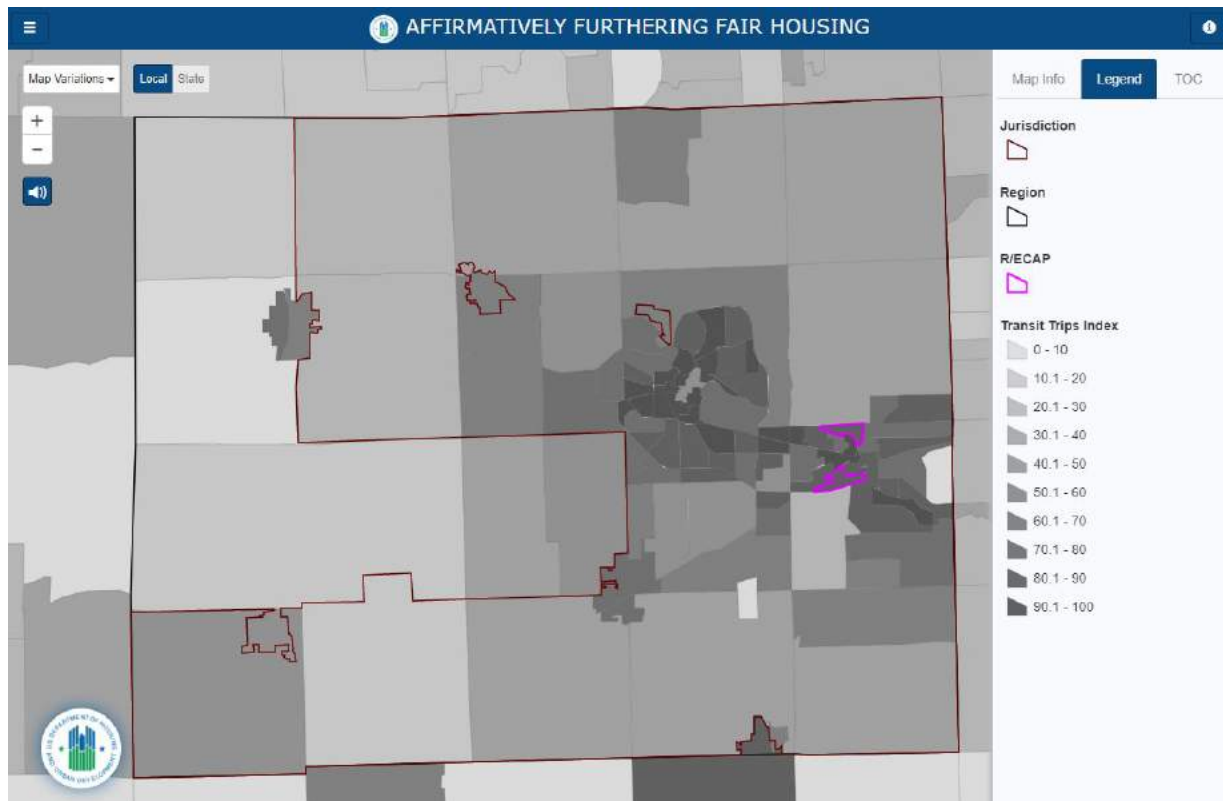


Transportation Opportunities

As noted above, the major employment sectors are in the City of Ann Arbor and Plittsfield Township, and the broader Detroit region. Those in rural areas and in larger population centers on the eastern side of the county have less access to employment, due to distance, and in the case with some areas on the east side of the county, less consistent access to a working automobile.

Prior to 2013, the former Ann Arbor Transportation Authority provided fixed route transit service through a fee for service with adjacent communities including Plittsfield and Ypsilanti Townships and the City of Ann Arbor. In 2013, the Authority officially expanded to include Ypsilanti City and Ypsilanti Township, changing its name to the Ann Arbor Area Transportation Authority. This change was on the heels of millage decisions in both communities that provided, similar to Ann Arbor, dedicated funding for transit. As an expanded authority, the newly formed AAATA expanded and revised its service to improve timeliness and service by adding or changing routes throughout the system, but significantly in Ypsilanti in 2015 and 2016. Increased weekend service has been provided, particularly on routes between Ypsilanti and Ann Arbor, to provide improved access to those who rely on transit for weekend work schedules. The changes may not be reflected in the maps below.

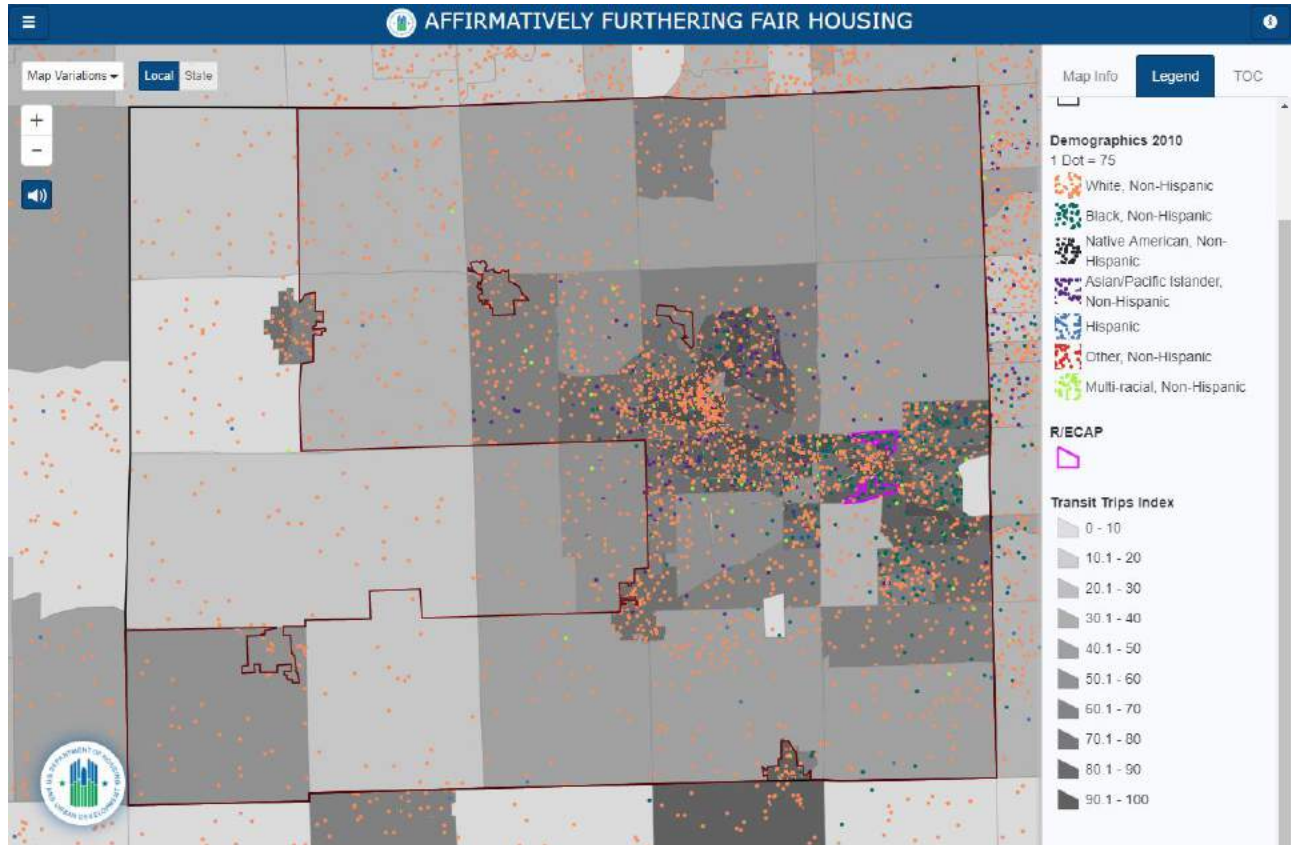
MAP 30_TRANSIT TRIPS INDEX



The two hubs of the AAATA transit system are in downtown Ann Arbor and downtown Ypsilanti. Additionally, express service is available between Chelsea and Ann Arbor. The map above reflects higher usage near those transit hubs, in the center of both communities, as well as in Chelsea. A gap of service/usage is shown south of the City of Ypsilanti, due mainly in part to the location of Ford Lake - transit routes effectively operate to the east and west of the lake.

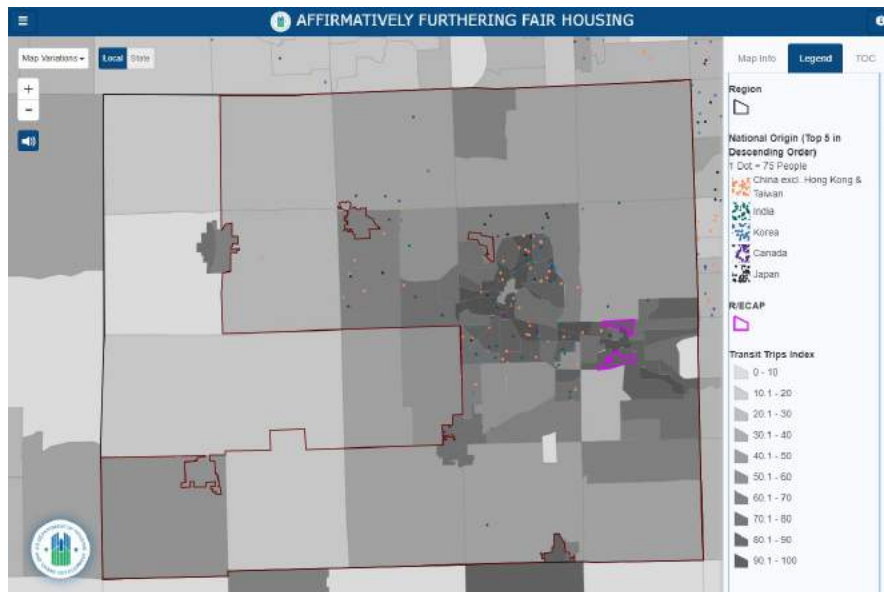
Access to transportation and jobs was a concern many focus groups participants shared, especially in areas in Ypsilanti (city and township). This is notable as these areas have more people of color residing in the east-side of the county (Map 31).

MAP 31_TRANSIT TRIPS INDEX BY RACE & ETHNICITY



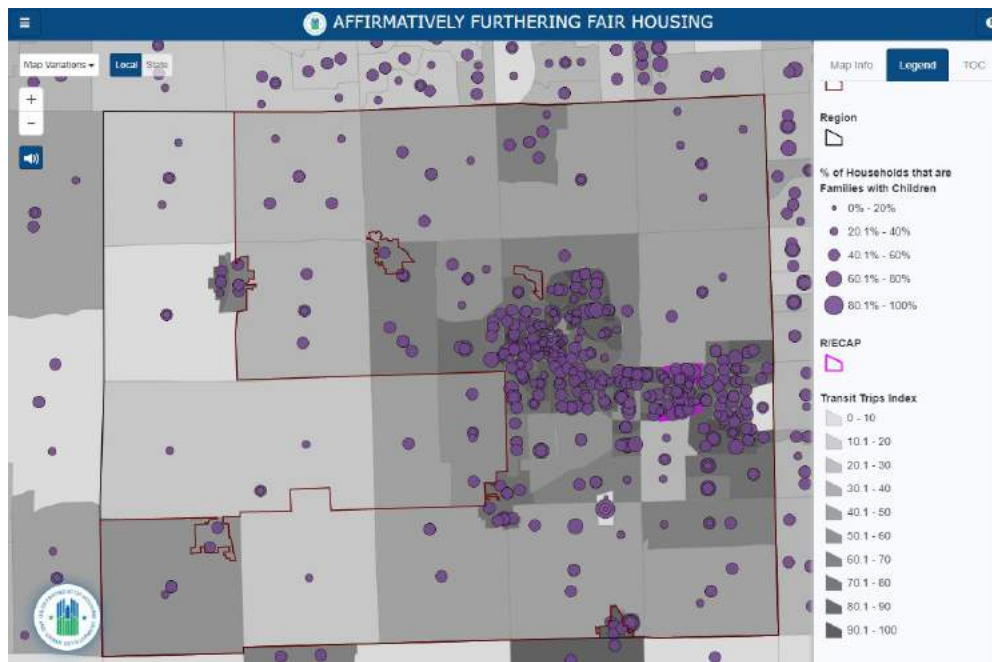
AAATA provides ride guides and schedules in English, Spanish, Chinese and Korean, representing the four most commonly spoken languages in the region. As noted earlier, the University of Michigan draws international students, faculty and staff, in particular with Asian backgrounds (Map 32) and some with Limited English Proficiency. In coordination with AAATA all U of M students and faculty have transit passes, further emphasizing the need for transit information in multiple languages.

MAP 32_TRANSIT TRIPS INDEX BY NATIONAL ORIGIN



In the map below, areas with a concentration of households with families with children are also areas with high usage of transit trip. This reflects the general urbanized areas in population demographics and access to transportation.

MAP 33_TRANSIT TRIPS INDEX BY FAMILIES WITH CHILDREN



Overall, the county appears to fare well with the low-cost transportation index (Map 32). The expansion of the AAATA allows for more fixed and dial-a-ride service. The urbanized area has higher scores than the rural parts of the county, as would be expected.

medical, insurance, food, clothing, education, childcare and other basic needs. The variation made is to not just apply the Area Median Income, but to use median household income per census tract along with transportation costs. This further illustrates the issues with Ann Arbor area having higher income and higher rents (but access to jobs without much transportation needs) and Ypsilanti's issue with lower rents but significantly lower incomes, and less local employment opportunities, thus increasing the transportation costs.

While downtown Ann Arbor appears to be extremely burdened, the caveat is that many U of M students on main and north campus do not report family income, therefore show spending more than 100% of student income on housing and transportation, when this may be subsidized by family members. This is mostly applicable on the main census tract in Ypsilanti that includes the Eastern Michigan University Campus.

Low Poverty Exposure Opportunities

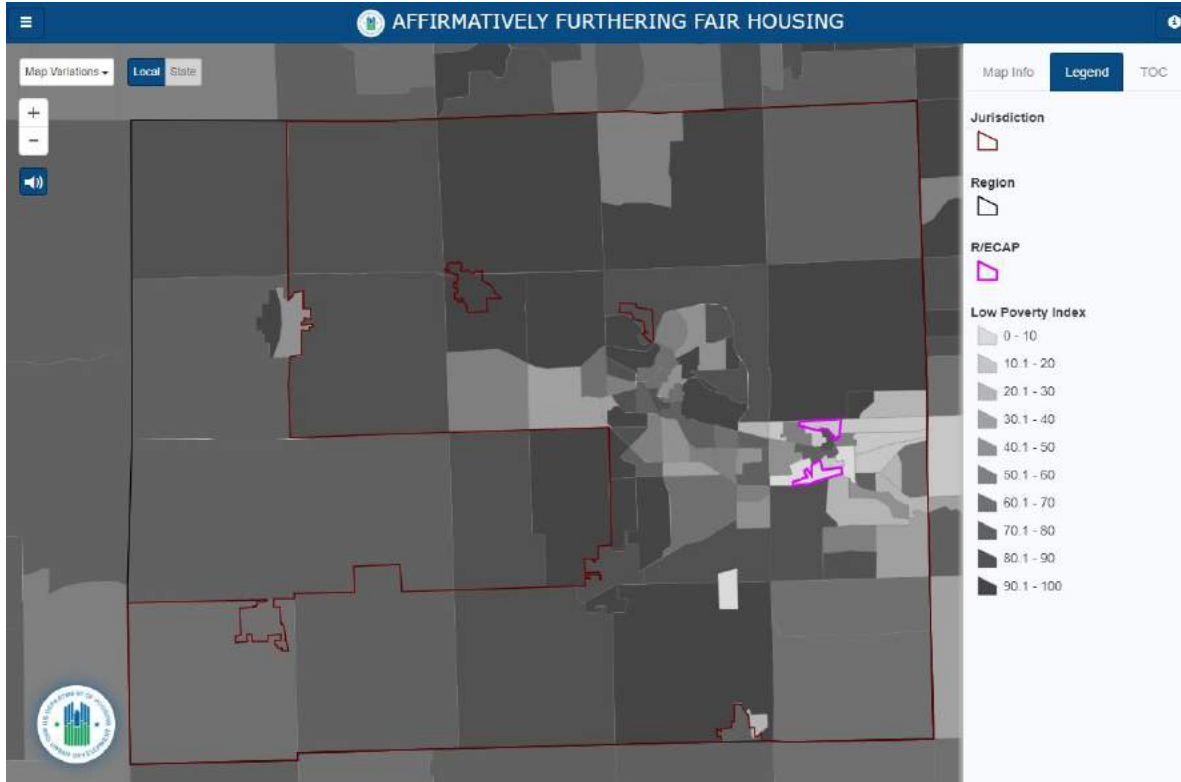
Of the five census tracts with the highest poverty levels (excluding university census tracts), here are the demographic breakdowns by race:

Neighborhood, City, Census Tract	% Families in Poverty	% White	% African-American	% Hispanic
Southside R/CAP City of Ypsilanti (4106)	58%	30%	61%	2%
Ecorse Ypsilanti & Ypsilanti Township (4108)	45%	49%	41%	2%
Golfside Ypsilanti Township (4101)	45%	33%	47%	12.5%
West of SouthsideR/ECAP Ypsilanti Township (4105)	43%	30%	47%	17%
Leforge R/ECAP Ypsilanti city and Township (4112)	33%	29%	56%	6%

Source: ACS 2015 (5-Year Estimates), ACS 2015 (5-Year Estimates), Social Explorer; U.S. Census Bureau

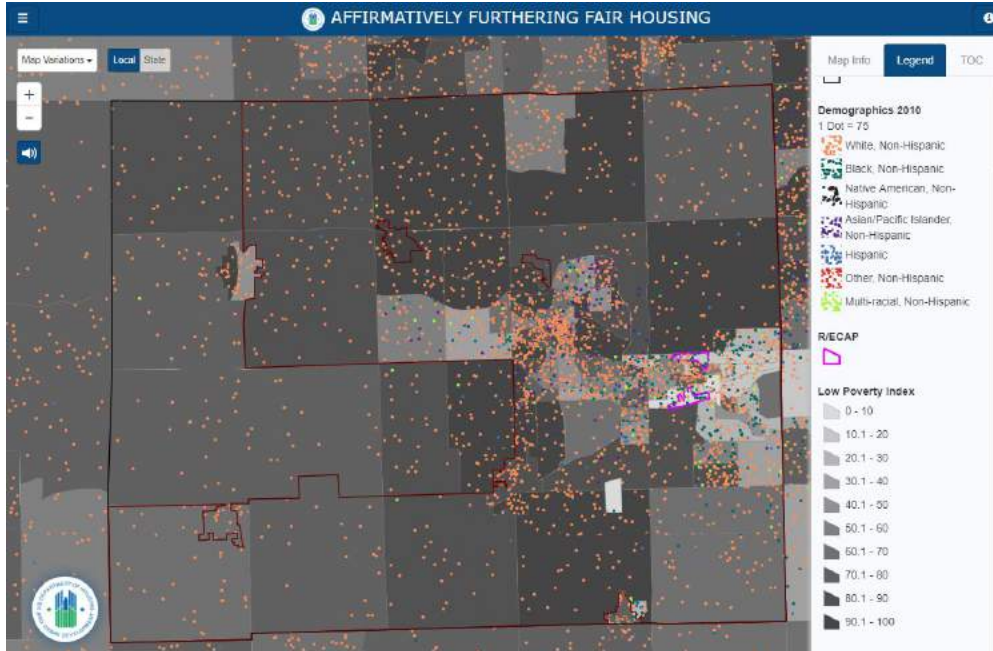
The tracts above area all located in the City of Ypsilanti and/or Ypsilanti Township. As you can see from the table above, these also coincide with areas with a high African-American population, including the two R/ECAPs for the county. They show a long-standing pattern of low opportunity areas for African Americans in Washtenaw County.

MAP 36_LOW POVERTY INDEX



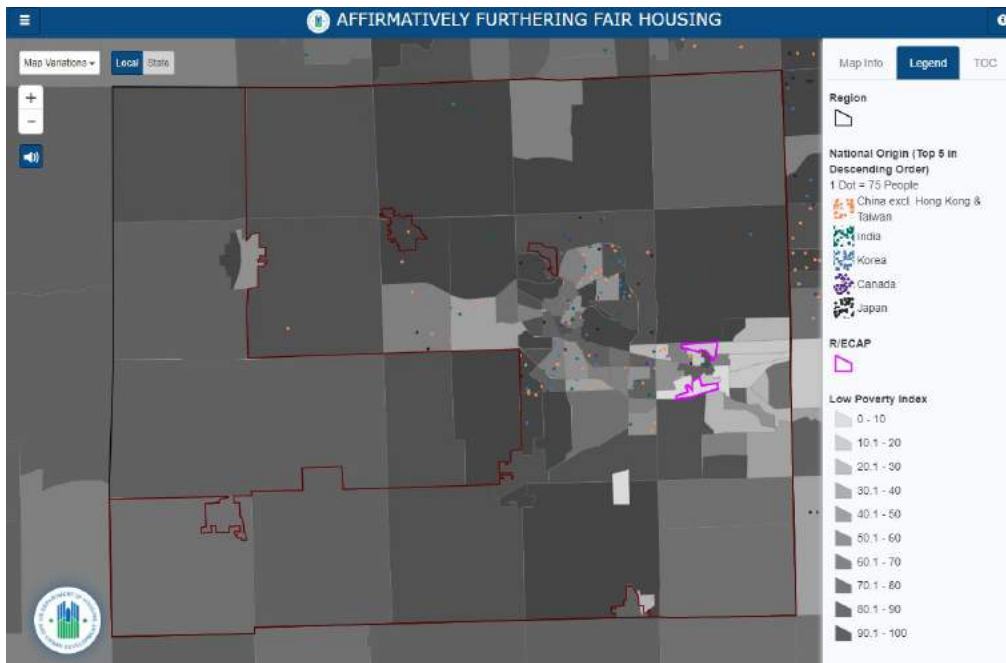
Outside of the east-side communities, other area of concern are portions of Scio Township that include a large trailer park and a number of low-income residents, as well as the Whitmore Lake/Northfield Township area pockets of Superior Township, and half of Chelsea, where there are a number of nursing homes.

MAP 37_LOW POVERTY INDEX BY RACE & ETHNICITY



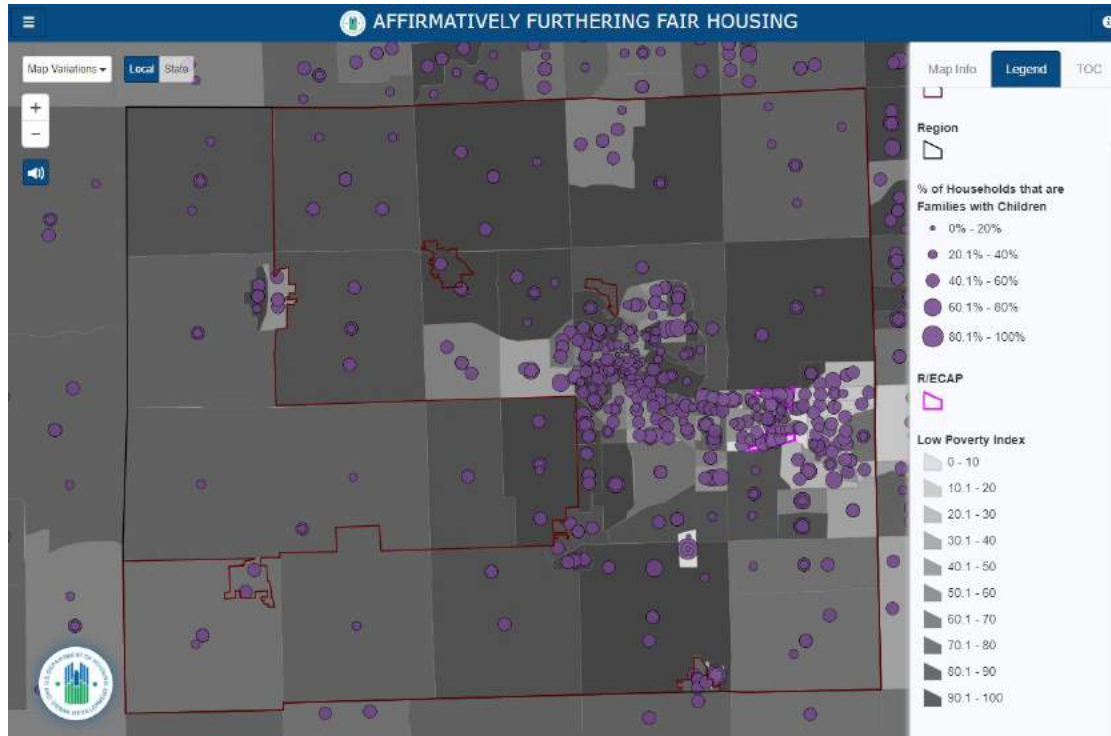
As has been discussed, the majority high-poverty areas are on the eastern side of the county, in areas with higher populations of African-American households. Additionally, Hispanic and Asian populations are located in several census tracts considered high poverty, including near Golfside in Ypsilanti Township and just west of the southside R/ECAP also in Ypsilanti Township.

MAP 38_POVERTY INDEX BY NATIONAL ORIGIN



The top 5 National Origins for the county are Chinese, Indian, Korea, Canada and Japan. Most of this population is centered in and around Ann Arbor, and dispersed throughout. There does appear to be more of a concentration near the U of M downtown and north campuses.

MAP 39_POVERTY INDEX BY FAMILY STATUS



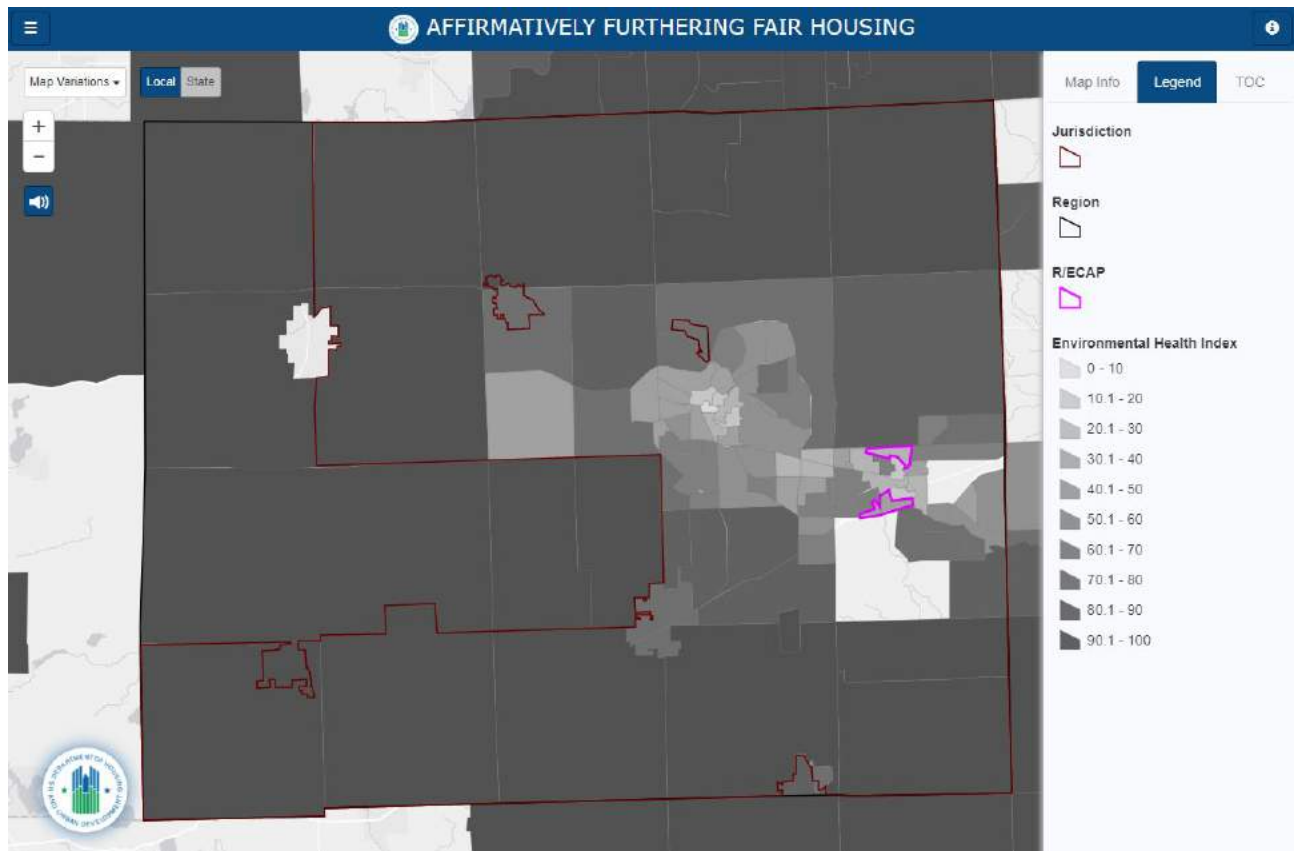
Families with children are located throughout the county, and make up generally 40-60% of the population in high poverty census tracts.

Environmentally Healthy Neighborhood Opportunities

As noted in the HUD guidance, the general urbanized area has lower environmental health score than the rest of the county. However, localized communities have voiced concerns. The West Willow neighborhood is located near the former Willow Run Plant, the Willow Run Airport and a landfill that allows hazardous materials. In reviewing the recent information on the landfill, there haven't been any recent reports of concerns, spills, leaks, etc. However, the neighborhood is concerned about introduction of radioactive materials into the landfill. This additional substance has been approved by the EPA. The West Willow neighborhood is 70% African-American.

Another known issue is in the City of Ann Arbor and Scio Township, and is a Dioxin plume. There are no homes in the area of the plume with wells, and the area is being closely monitored by Washtenaw County Environmental Health among others to ensure there aren't any related issues including Ambient air.

MAP 40_ENVIRONMENTAL HEALTH INDEX



In reviewing the map, there are several areas within Washtenaw County with elevated airborne pollutants outside denser urban areas. While some of these areas are related to larger manufacturing facilities, others are not as clearly explained. The data displayed is from 2005, and overall levels of manufacturing in the region have decreased since that time. Further, Washtenaw County has a robust brownfield redevelopment program, established in 2002 under Public Act 381 of the State of Michigan, that has successfully supported demolition, cleanup and redevelopment of over 1,000 acres of previously blighted and/or contaminated commercial and industrial properties. Many of these projects are within urban areas where at risk populations are located, and elevated airborne pollution risks exist.

Lastly, the West Willow Neighborhood is located near the Willow Run Airport and the soon to open Center for American Mobility, an autonomous vehicle testing track. Also nearby is a landfill that manages hazardous as well as regular waste products.

Patterns in Disparities in Access to Opportunity

Education

Long term racial and socioeconomic segregation is reinforced through local school districts. Uneven funding is a result of segregation and ongoing concentration of lower-income families on the east side. The middle and upper class families that do live with in the YPsilanti

Community Schools District frequently utilize charter and the choice schools program to have their children attend other schools outside of YCS. This adds additional pressure to YCS who is left with more lower-income students and students of color, often with additional resource needs.

While this issue has been identified frequently, state school funding formulas encourage more successful (and better resourced) school districts to cherry-pick middle and upper middle-class predominantly white students. This ongoing competition for funding, exacerbates the disparity.

While a county-wide merger has often been cited as a means to rectify this problem, experts note that long-term debt and racial and economic prejudices make this unlikely.

The result is that east-side communities of color are most negatively impacted (including the two R/ECAPS), with no new ideas on the horizon for structural change.

Employment

Employers and residents speak to a job skills mismatch resulting from broader economic shifts over the last 10-20 years. With fewer good-paying jobs for individuals with less than a college degree, jobs either fall into the service/retail category, or the advanced manufacturing/IT category. The former suffers from low wages and limited upward mobility. The latter is considered desirable, but education and experience requirements make many of these positions unobtainable for residents without college degrees or advanced training. This is clearly illustrated by the higher unemployment on the east side, in primarily African-American neighborhoods.

- Improved transit options through an Ann Arbor Area Transportation Authority expansion starting in 2014 and continuing through 2017, may provide have provided additional relief (although not included in HUD tables or maps)
- Race, perceptions of race, lower-education levels and related issues are ongoing problems with the unemployment in the African-American community in the City of YPsilanti and Ypsilanti Township as well as portions of Superior Township.

Transportation

AAATA changes are being reviewed to determine if transit expansion and route change have improved services. Additional transportation options are needed, in particular as lack of access to a car is more of an issue for maintaining an employment than education (per Michigan Works! study)

Poverty

Tied in closely to race, and racial segregation patterns, high poverty areas most negatively impact communities of color, primarily African American, Native American and Hispanic.

Additional Information

Washtenaw County Opportunity Index

In 2015, Washtenaw County worked with local partners to develop a broad Opportunity Index to score each census tract for access to opportunity based on 5 categories: Health, Education 7 Training, Job Access, Neighborhood Safety and Stability and Economic well-being. The blue areas have high opportunity and the dark red areas have lower opportunity.

As expected, this matches closely with the HUD data and data maps, and show a pattern of lower opportunity on the east side of the county which has the majority of African-American populations and neighborhoods, in Ypsilanti City, Ypsilanti Township, and portions of Superior and Augusta Township. Whitmore Lake also shows up as well . More information on the index and the County’s work toward racial equity can be found at www.opportunitywashtenaw.org.

MAP 41_ OPPORTUNITY INDEX OVERVIEW

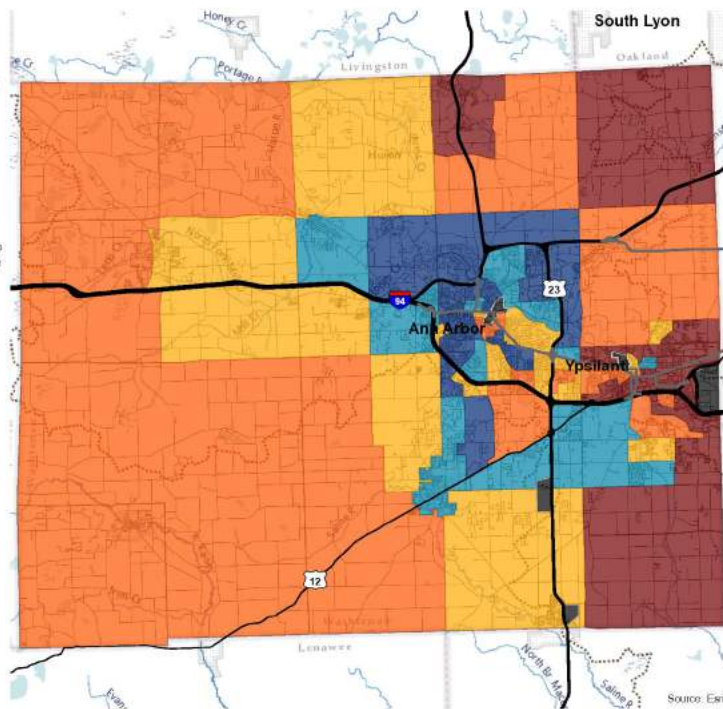
Map Overview

This map illustrates comprehensive opportunity by Census tract relative to indicator averages across the entire county. Opportunity indicators were chosen through collaboration between the Washtenaw County Office of Community and Economic Development and the Kirwan Institute to best represent existing conditions with respect to Health, Job Access, Economic Well-Being, Education & Training, and Neighborhood Safety & Stability.

The overlay pie charts show the relationship between the county's opportunity landscape and Black or African American residents. Chart size is indicative of total African American population along with adjacent label.

Data sources include the County Health Department, the American Community Survey, US Census and MI Department of Labor (LEHD), Consumer Financial Protection Bureau, US Postal Service, and County Equalization Data.

Opportunity Index



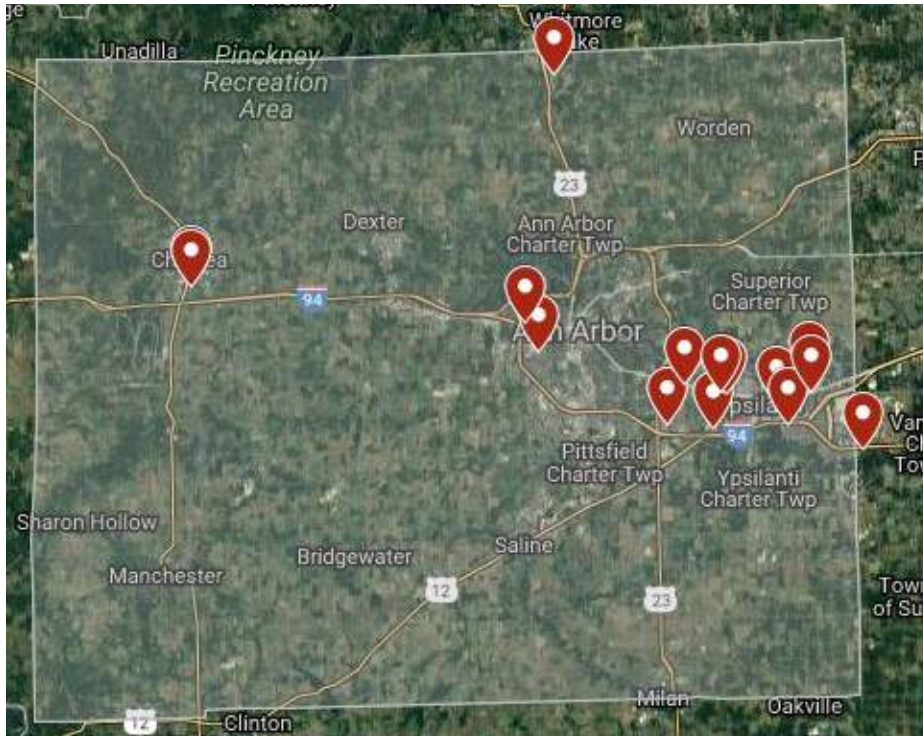
As you can see from the map above, the high opportunity areas are centered around Ann Arbor, Pittsfield Township and portions of Scio and Ypsilanti Townships. There is concern within some neighborhoods of Ann Arbor, that lower-income households may be priced out due to the high cost of housing. The following neighborhood profiles, are in response to requests from partners to do a “deeper dive” into the change happening within neighborhoods.

Contributing Factors of Disparities in Access to Opportunity

Access to financial services

Recently the United Way of Washtenaw County convened a working group on financial services and financial literacy related to low-income Washtenaw County residents. As part of this, Map 42 of check cashing locations was developed. As you can see from the map at right, the number of check cashing locations (in red) are clustered around the east side of the county, in lower-income areas. In Ann Arbor, the largest jurisdiction, there are only two.

MAP 42_CHECK CASHING LOCATIONS



The availability, type, frequency, and reliability of public transportation

As mentioned above, In 2016, the Ann Arbor Area Transportation Authority did the largest increase in service since it was formed. As a result, wait times were reduced from an hour to 30 minutes, and in cases of routes in Ypsilanti and Ypsilanti Township, most routes now travel in both directions rather than a one-way loop. While greatly improved, travel times from the following locations to U of M Hospital (for example) usually hover about 1 hour one way

- West Willow Neighborhood - minimum of one hour, one way
- Southside R/ECAP - between 55 and 60 minutes one way
- Leforge R/ECAP - 47-57 minutes depending on route

Two hours of travel time, at minimum, puts a burden on residents who also need to take care of family members, run errands, make dinner, etc.

As to reliability and on-time performance, 2016 fiscal year data provided by The Ride indicates that 90% of trips were on-time at route endpoints. That number decreased to 84% for on-time

performance at all timepoints along the route. Currently on fixed-routes, 43% of bus stops have accessibility enhancements, but 100% of the bus fleet contain accessibility features.

The A-Ride service from Ann Arbor Area Transportation Authority also provides shared-ride transportation service for individuals with disabilities. This service is available for individuals within $\frac{3}{4}$ mile of fixed route service and available. Additionally, A-Ride is available for ADA eligible residents of Ypsilanti, Pittsfield & Superior Township's. who reside beyond the Base Service Area. These riders may request trips to locations within their township on weekdays between 6:30 a.m. and 6:30 p.m. Additional funding permits eligible Pittsfield Twp. riders to travel within the Ann Arbor City limits. Additional funding permits eligible Ypsilanti Twp. riders to travel within the Ypsilanti City limits.

Outside of The Ride's service area, People's Express serves residents of Saline; Dial a ride is available to residents of Manchester (including accessible transportation), Western-Washtenaw Area Value Express (WAVE), provides affordable transportation to older adults, persons with disabilities and other transit-dependent individuals. The WAVE's service area includes Chelsea, Dexter and provides an inter-urban express route along Jackson Road. However, many rural areas are not covered by dial-a-ride or other paratransit services.

Lack of private investments in specific neighborhoods

The City of Ypsilanti has not seen any new residential housing construction (outside of rehabilitation and conversion) in more than 20 years. That said there has been great improvements in commercial stock, RAD conversion of Ypsilanti Housing Commission properties, and investment in rehabilitation of a variety of properties post foreclosure. There are several new prospects in play for the near term, but still a limit in investment, particularly in the south and southeast neighborhoods.

Private investment in Ypsilanti township has picked up post-recession with several subdivisions that have stalled being picked up and completed. Additionally there is interest in investment along several corridors. However, the Gault Village shopping area, previously a neighborhood center with a grocery and related convenience shopping is still in transition and with a high degree of vacancy.

Lack of public investments in specific neighborhoods, including services or amenities

Within the City of Ypsilanti, there are a number of amenities including parks, a fairly complete sidewalk network, streetlights, community centers and the link. Due to it's age and funding constraints the City of Ypsilanti has not done a good enough job maintaining it's amenities such as the sidewalk network, downtown pedestrian improvements, parks and other basic infrastructure.

The city eliminated the recreation programming 2004, and has reduced many maintenance services due to budget constraints over the past 15 years. However, and active community has taken over several roles including the replacement and operation of the City Pool, operation of

the Senior Center, and a partnership with Washtenaw Community College provides programming and education at Parkridge Community Center. However, ongoing facility maintenance is limited to the availability of grant funding and donation support rather than general fund. Investments in Parkridge Park and Peninsula Park (both in R/ECAP areas) has been minimal and focused on maintenance and replacement of existing equipment.

Ypsilanti Township has maintained its recreational programming, and expansion of parks and facilities within parks. In the case of West Willow, a partnership between the Township and Habitat for Humanity has resulted in improvements to the neighborhood center, the addition of a park improvement and some park maintenance as well.

Lack of regional cooperation

Positive regional cooperation include the Urban County and the expansion of the Ann Arbor Transportation Authority to the Ann Arbor Area Transportation Authority, which formally includes the City of Ypsilanti and Ypsilanti Township, While five jurisdictions have adopted the Housing Affordability and Economic Equity report, there is some tension around implementation and regional goals for the effort. In some cases that includes some communities interest in gentrification more than revitalization, and in some cases, limited investment and engagement in removing exclusionary policies.

Areas where regional cooperation could benefit include work toward a county-wide public education district, coordinated hiring efforts from anchor institutions, and ongoing coordination on affordable housing for the urbanized area.

Land use and zoning laws

Land use and zoning laws generally allow for multi-family housing. However, in the City of Ann Arbor, connection fees and development review processes increase the costs of all development, including affordable housing. That said the City of Ann Arbor also has a PILOT ordinance so all units maintained at 60% AMI pay \$1 per unit a year in taxes. The State of Michigan rent control act limits the tools that local units can utilize to incentivize affordable housing developments.

The prevalence of single-family zoning districts making up the bulk of zoning districts throughout the region limits the housing choices, price point and availability to populations most in need of housing. In some cases, there have been efforts to limit the number of affordable units or use of housing choice vouchers through the use of Planned Unit Development (PUD) zoning. In other communities, PUDs have been utilized to encourage affordable housing. In Washtenaw County, similar to the nation, lower-income populations often includes communities of color.

Lending Discrimination

Home Mortgage Disclosure Act (HMDA) data from 2007-2015 reveal that African-American's are denied mortgages for single family, duplex, triplex and quad units at a rate often 2-3 times that of whites or Asians. Hispanics are also denied at a much higher rate, than whites or

Asians. The smaller number of loan originations does show more fluctuation in the information for Hispanics.

Anecdotally, there have been numerous stories of EMU professors looking for housing that are immediately directed to Ann Arbor Housing market by realtors and others, rather than neighborhoods with quality and affordable housing stock within walking or shorter commuting districts. The same goes for steering going on with realtors and lenders related to school districts, with school district boundaries serving as the modern era “redline” districts.

Location of employers

As noted earlier in the chapter, the majority of employers in the county are located in the Ann Arbor and Pittsfield area. The University of Michigan and University of Michigan Hospital employ more people than almost all the other top 20 employers in the county combined. Transit service does link much of the urbanized area to these major employers, however, in several cases in eastside neighborhoods, the commute is one hour one way.

Location of environmental health hazards

The Washtenaw County Department of Environmental Health is monitoring the Dioxin plume in the City of Ann Arbor. The new West Willow Neighborhood Association is seeking advocacy support from Congresswoman Dingell to encourage limited use of the nearby hazardous waste landfill. The Washtenaw County Brownfield Authority continues to support local units with cleanup and redevelopment of brownfield sites.

Location of proficient schools and school assignment policies

The less proficient school systems on the eastern side of the county (Ypsilanti Community Schools and Lincoln Schools) are a frequent deterrent for homebuyers with the income and flexibility to purchase or even rent throughout the region. Ann Arbor Public Schools are the primary draw, and further contribute to the high cost of housing in and around Ann Arbor. School district lines have become a modern equivalent of redlining, with more African-American and students of color attending YCS and Lincoln Schools than other county school districts. The result is a vicious circle of individuals with higher incomes and education adding to the expense and exclusivity of Ann Arbor, while households with lower-incomes find themselves in an underperforming and underfunded school district.

Location and type of affordable housing

As the map in the Publicly supported Housing Analysis section shows, the City of Ypsilanti and Ypsilanti township host the vast majority of committed affordable housing for the county. This is disproportionate and creates to concentrate areas of poverty. For example, in the City of Ypsilanti, more than 95% of the committed affordable units in the city are located South of Michigan Avenue - this includes the 632 units located in the southside R/ECAP.

Occupancy codes and restrictions

Most local units use the state building code to define occupancy limits. As far as the definition of a family, there is great variation among jurisdictions related to the number of unrelated individuals that can live together under the definition of family. Most of the out county townships limit this number to 1 or 2 individuals. However state case law has broadened the definition of functional family in a number of cases, even if local zoning ordinances haven't kept up.

Private discrimination

The Fair Housing Center of Central and Southeast Michigan reports an uptick in discrimination complaints from landlords last year and this year. In 2016, complaints in Washtenaw county were at the highest since 1995. And in August of 2017, complaints are already 2 weeks ahead of total complaints the same time in 2016. In focus groups, individuals commented on private discrimination related to disability, race, income and sexual orientation.

V. Fair Housing Analysis

B. Disproportionate Housing Needs

Key Findings

- The 2015 Housing Affordability and Economic Equity Analysis boils down to the existence of two distinct housing markets in the county. One in the Ann Arbor area featuring high rents and high incomes, and a second in Ypsilanti and Ypsilanti township with lower rents and even lower incomes. The Ann Arbor area needs to add its fair share of affordable housing (140 units a year for 20 years) and eastside neighborhoods need to stabilize and add amenities, services, and improve institutions (like schools districts) to support existing and future residents.
- Beyond neighborhood stabilization and investment, higher incomes are needed (through education, training, recruitment, hiring strategies) for Ypsilanti and Ypsilanti Township residents.
- Outside of the urbanized area, several rural areas are also seeing housing problems and housing cost burden
- And disproportionately, Native American populations, although small, are seeing the biggest challenges around housing. Outreach and engagement with this community is needed along with African-American neighborhoods and ongoing work with the Latino community.

i. Which groups (by race/ethnicity and family status) experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups? Which groups also experience higher rates of severe housing burdens when compared to other groups?

In 2015 Washtenaw County released the Housing Affordability and Economic Equity report (www.ewashtenaw.org/affordablehousing). The report noted that the urbanized area of Washtenaw county experiences, in effect, two housing markets. One is a higher-priced market in and around the City of Ann Arbor, that is considered most desirable due to access to employment centers, higher-performing school district. Not only are rents and housing prices more expensive, but incomes are also generally higher in this area. Many low and moderate income households are priced out of the area.

The second market is in Ypsilanti and Ypsilanti Township, where rents are considered more reasonable, but where incomes are lower still, creating housing cost burdens for lower and moderate income households.

The report bases its findings and recommendation on the concept that each community should provide their “fair share” of housing for households at various income/education levels. The resulting recommendation is that communities such as City of Ann Arbor, Ann Arbor Township, Pittsfield Township and other nearby communities should add committed affordable housing units. The annual target for the next 20 years for the City of Ann Arbor is 140 units a year and for Pittsfield Township, it's 17 units a year.

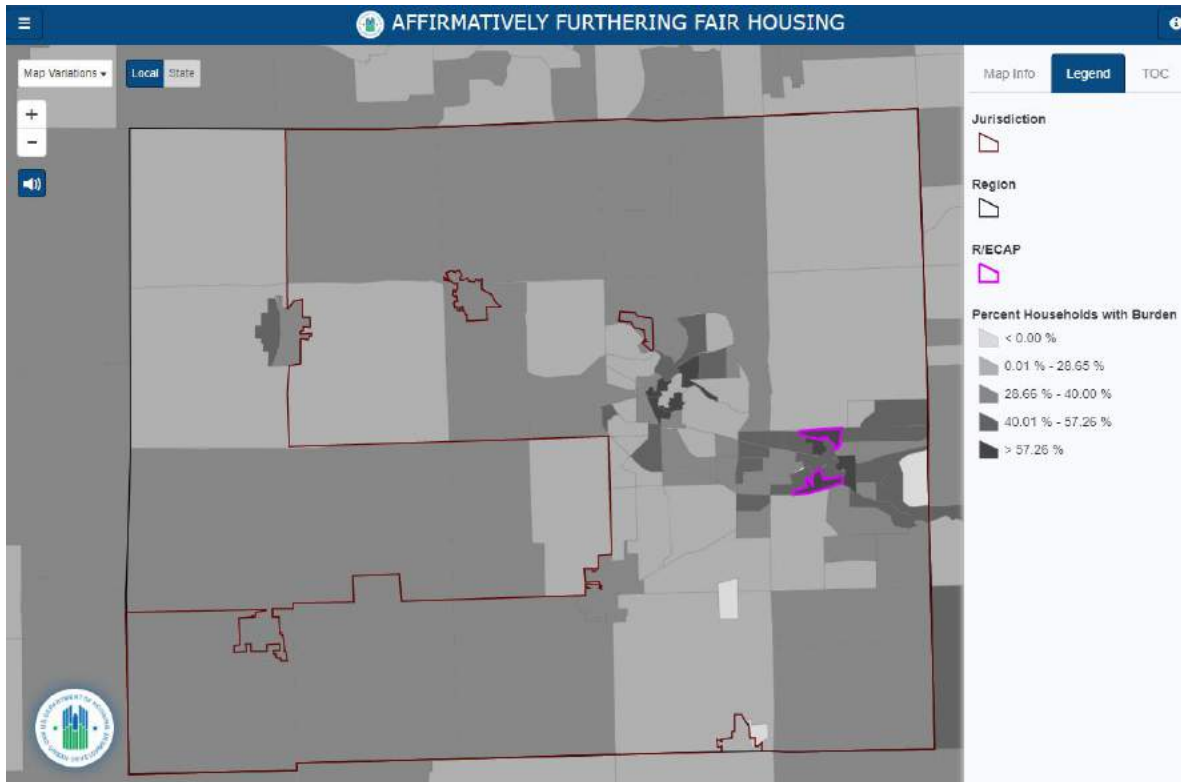
On Ypsilanti City and Ypsilanti Township, the goal is to attract or grow college-educated households, to the tune of 69 a year in the City of Ypsilanti and 140 a year in Ypsilanti Township. Raising household income through training and education is seen as one approach, placemaking and the addition of other housing product to meet the needs of underserved markets is another.

The map below is showing housing burden - with higher areas in downtown Ann Arbor (the high rent issue), and in the City of Ypsilanti and Ypsilanti Township (the lower-income issue).

ii. Which areas in the jurisdiction and region experience the greatest housing burden? Which of those areas aligned with segregated areas, integrated areas, or R/ECAPS and what are the predominant race/ethnicity or national origin groups in such areas?

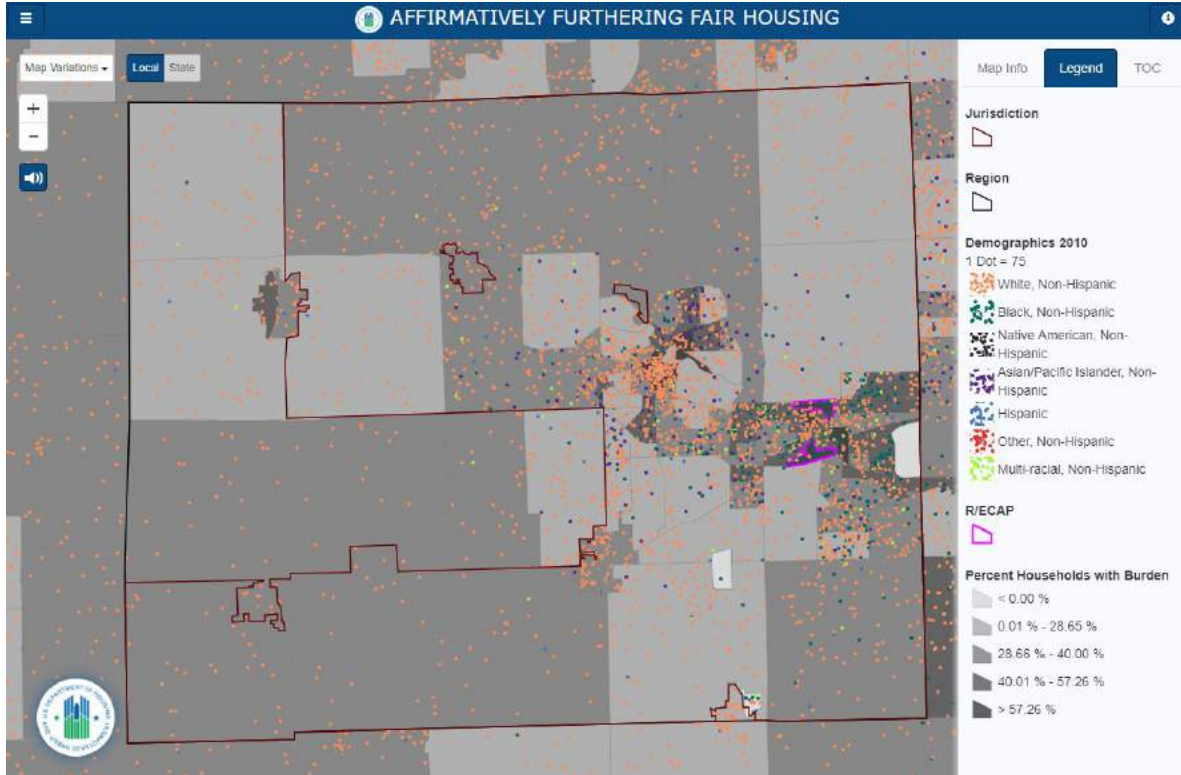
As the map below indicates, there are higher percentages of households with burden around downtown Ann Arbor and the University of Michigan. Often those areas have issues related to housing cost burden and/or housing with more than 1 person per room. Some issues with housing cost burden are related to the student population where students often report low incomes, but are still part of the parent's household - making some income analysis difficult in and around the University campus.

MAP 43_HOUSEHOLDS WITH HOUSING BURDEN



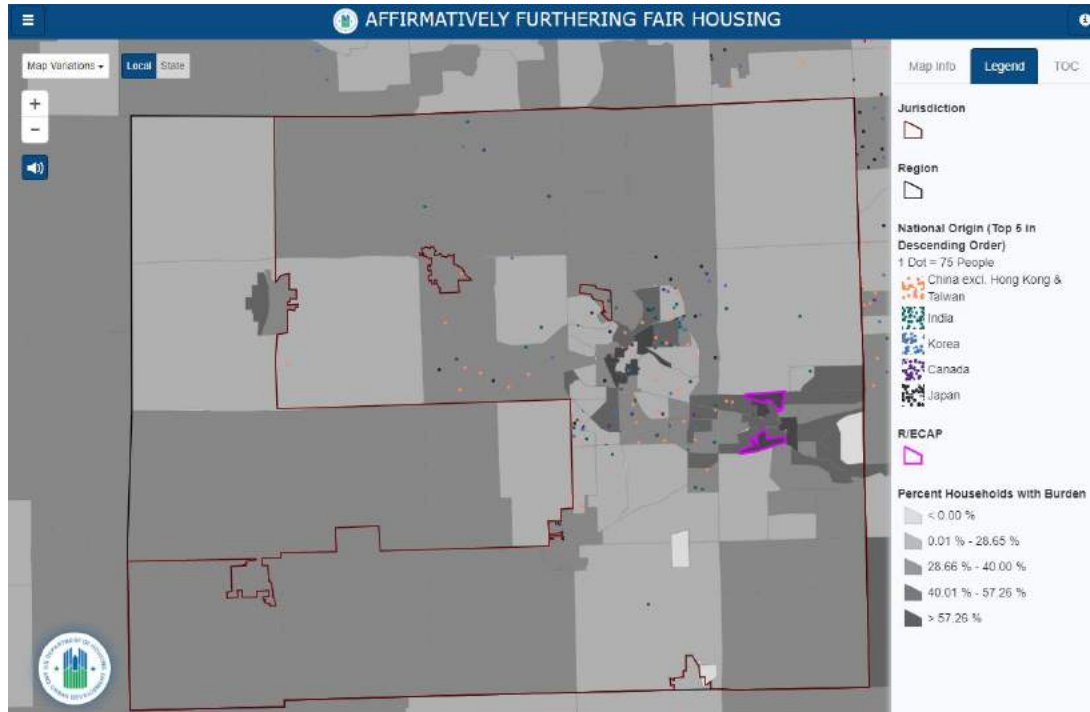
Otherwise, the other census tracts with higher percentages of households with burdens are located primarily on the east side of the county, with the exception of the western half of Chelsea, which is the location several nursing and assisted living facilities. The higher eastside census tracts are in Pittsfield, Ypsilanti Township and the City of Ypsilanti, and are areas with higher African-American and Hispanic populations.

MAP 44_HOUSEHOLDS WITH HOUSING BURDEN BY RACE & ETHNICITY



In Ypsilanti both R/ECAPS have high percentage of households with burden. The Leforge R/ECAP shows 69% of the population having one or more housing problems. In the southside R/ECAP, 58% of the households have housing problems. Other areas on the east side with higher African-American and Hispanic populations also have higher percentages of households with housing problems.

MAP 45 HOUSEHOLDS WITH HOUSING BURDEN BY NATIONAL ORIGIN



As indicated by the Map above, and outside of the adjacent University of Michigan campus neighborhoods, it does appear some households of Chinese national origin are disproportionately burdened with housing problems, in particular along the Washtenaw corridor in Ypsilanti and Pittsfield Townships including areas along Carpenter and Golfside.

TABLE 28_DEMOGRAPHICS OF HOUSEHOLDS WITH DISPROPORTIONATE HOUSING NEEDS

	(Washtenaw County, MI CDBG, HOME, ESG) Jurisdiction			(Ann Arbor, MI) Region		
Households experiencing any of 4 housing problems*	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	30,400	90,602	33.55%	33,810	102,005	33.15%
Black, Non-Hispanic	8,118	15,608	52.01%	8,125	15,640	51.95%
Hispanic	1,696	4,031	42.07%	1,770	4,265	41.50%
Asian or Pacific Islander, Non-Hispanic	3,800	9,870	38.50%	3,880	10,064	38.55%
Native American, Non-Hispanic	105	188	55.85%	102	200	51.00%
Other, Non-Hispanic	1,677	3,490	48.05%	1,720	3,625	47.45%
Total	45,809	123,830	36.99%	49,405	135,800	36.38%
Household Type and Size						
Family households, <5 people	16,413	62,329	26.33%	18,140	69,850	25.97%
Family households, 5+ people	3,133	7,755	40.40%	3,320	8,584	38.68%
Non-family households	26,290	53,750	48.91%	27,945	57,365	48.71%

Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	14,706	90,602	16.23%	16,265	102,005	15.95%
Black, Non-Hispanic	4,353	15,608	27.89%	4,360	15,640	27.88%
Hispanic	847	4,031	21.01%	875	4,265	20.52%
Asian or Pacific Islander, Non-Hispanic	2,040	9,870	20.67%	2,055	10,064	20.42%
Native American, Non-Hispanic	73	188	38.83%	69	200	34.50%
Other, Non-Hispanic	948	3,490	27.16%	974	3,625	26.87%
Total	22,959	123,830	18.54%	24,595	135,800	18.11%
*The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.						
All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.						

iii. Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing.

As noted in the public housing section, both the Ann Arbor HOusing Commission and Ypsilanti Housing Commission are converting their units through the RAD program to project-based voucher/LIHTC units. In both of these cases, the Housing Commissions are trying to provide a range of units, including barrier free one bedrooms and some larger sized 3 and 4 bedroom units for families. The LIHTC units done by non-local providers often focus more on 1 and 2 bedroom units, and overall the committed affordable units tracked over all types show more 1 and 2 bedroom units overall.

Also - as noted previously some Housing Choice Voucher households prefer renting in single family neighborhoods to be able to rent an entire house, which usually has 2 or 3 bedrooms as well as a yard (e.g. West Willow and Clark Road neighborhoods).

TABLE 29_DEMOGRAPHICS OF HOUSEHOLDS WITH SEVERE HOUSING COST BURDEN

Households with Severe Housing Cost Burden	(Washtenaw County, MI CDBG, HOME, ESG) Jurisdiction			(Ann Arbor, MI) Region		
	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
Race/Ethnicity						
White, Non-Hispanic	13,890	90,602	15.33%	15,300	102,005	15.00%
Black, Non-Hispanic	3,894	15,608	24.95%	3,895	15,640	24.90%
Hispanic	728	4,031	18.06%	750	4,265	17.58%
Asian or Pacific Islander, Non-Hispanic	1,794	9,870	18.18%	1,800	10,064	17.89%

Native American, Non-Hispanic	74	188	39.36%	75	200	37.50%
Other, Non-Hispanic	917	3,490	26.28%	955	3,625	26.34%
<i>Total</i>	<i>21,297</i>	<i>123,830</i>	<i>17.20%</i>	<i>22,775</i>	<i>135,800</i>	<i>16.77%</i>
Household Type and Size						
Family households, <5 people	6,982	62,329	11.20%	7,630	69,850	10.92%
Family households, 5+ people	930	7,755	11.99%	1,000	8,584	11.65%
Non-family households	13,383	53,750	24.90%	14,145	57,365	24.66%
Note 1: Severe housing cost burden is defined as greater than 50% of income.						
Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.						
Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.						

Native-Americans and other, non-hispanic groups are a smaller portion of the population, but are experiencing a disproportionate percentage of housing problems and housing cost burden. African-American and other-non-hispanic are also experiencing a high percentage of housing problems and severe housing cost burden, with a geographic focus on the east side of the county which has been documented previously.

Based on sheer numbers, the white population has the most people with housing problems and cost burden - which might explain why rural areas area showing a considerable amount of housing problems and cost burden as shown on the above maps.

Contributing Factors of Disproportionate Housing Needs

The availability of affordable units in a range of sizes

As noted above, committed affordable units in the county are primarily 1 and 2 bedroom units, but there is a mix within project-based voucher units, as well as units available for rentals through housing choice vouchers.

Displacement of residents due to economic pressures

A few factors are at play with concerns about displacement. As frequently discussed in the [Housing Affordability and Economic Equity](#) report, high housing prices in the Ann Arbor area are pushing many households out of Ann Arbor, often to the east side of the county (Ypsilanti and Ypsilanti Township). The high cost of housing, due in part to the presence and dominance of the University of Michigan and University of Michigan Hospital system, impacts renters and homeowners alike.

In some cases, loss of committed affordable units has also impacted displacement. Of current concern is Cross Street Village in the City of Ypsilanti, an affordable senior living facility where the property owners have completed the 15 year mandatory affordability period, but are opting

out of the 99 year extended affordability period by using the IRS Qualified Contract exemption that allows them to “list” the property the sale. Based on the calculation involved, the cost of the property is listed for sale at \$12,050,000, significantly higher than its appraisal of \$4 million. While the affordability period will extend 3 years, current tenants are seeing rent increases, and are concerned about how long they will be able to stay. Many are already looking to relocate and are finding few affordable options.

The Ypsilanti Housing Commission’s Rental Assistance Demonstration (RAD) conversion of all their units is resulting in much improved affordable housing stock through full renovation of units, including demolition and development in some cases. However, the HUD requirement of moving out of public ownership into a public/private partnership may create future issues around limited-term affordability. Ann Arbor Housing Authority is also in the middle of a full RAD conversion, but the AAHA/City of Ann Arbor are maintaining ownership of the land, to control long-term affordability for those properties, providing a 99 year ground lease to the entity developing the property.

Lack of private investments in specific neighborhoods

The City of Ypsilanti has not seen any new residential housing construction (outside of rehabilitation and conversion) in more than 20 years. That said there has been great improvements in commercial stock, RAD conversion of Ypsilanti Housing Commission properties, and investment in rehabilitation of a variety of properties post foreclosure. There are several new prospects in play for the near term, but still a limit in investment, particularly in the south and southeast neighborhoods.

Private investment in Ypsilanti township has picked up post-recession with several subdivisions that have stalled being picked up and completed. Additionally there is interest in investment along several corridors. However, the Gault Village shopping area, previously a neighborhood center with a grocery and related convenience shopping is still in transition and with a high degree of vacancy.

Lack of public investments in specific neighborhoods, including services or amenities

Within the City of Ypsilanti, there are a number of amenities including parks, a fairly complete sidewalk network, streetlights, community centers and the link. Due to it’s age and funding constraints the City of Ypsilanti has not done a good enough job maintaining it’s amenities such as the sidewalk network, downtown pedestrian improvements, parks and other basic infrastructure.

The city eliminated the recreation programming 2004, and has reduced many maintenance services due to budget constraints over the past 15 years. However, and active community has taken over several roles including the replacement and operation of the City Pool, operation of the Senior Center, and a partnership with Washtenaw Community College provides programming and education at Parkridge Community Center. However, ongoing facility maintenance is limited to the availability of grant funding and donation support rather than

general fund. Investments in Parkridge Park and Peninsula Park (both in R/ECAP areas) has been minimal and focused on maintenance and replacement of existing equipment.

Ypsilanti Township has maintained its recreational programming, and expansion of parks and facilities within parks. In the case of West Willow, a partnership between the Township and Habitat for Humanity has resulted in improvements to the neighborhood center, the addition of a park improvement and some park maintenance as well.

Land use and zoning laws

Land use and zoning laws generally allow for multi-family housing. However, in the City of Ann Arbor, connection fees and development review processes increase the costs of all development, including affordable housing. That said the City of Ann Arbor also has a PILOT ordinance so all units maintained at 60% AMI pay \$1 per unit a year in taxes. The State of Michigan rent control act limits the tools that local units can utilize to incentivize affordable housing developments.

The prevalence of single-family zoning districts making up the bulk of zoning districts throughout the region limits the housing choices, price point and availability to populations most in need of housing. In some cases, there have been efforts to limit the number of affordable units or use of housing choice vouchers through the use of Planned Unit Development (PUD) zoning. In other communities, PUDs have been utilized to encourage affordable housing. In Washtenaw County, similar to the nation, lower-income populations often includes communities of color.

Lending Discrimination

Home Mortgage Disclosure Act (HMDA) data from 2007-2015 reveal that African-American's are denied mortgages for single family, duplex, triplex and quad units at a rate often 2-3 times that of whites or Asians. Hispanics are also denied at a much higher rate, than whites or Asians. The smaller number of loan originations does show more fluctuation in the information for Hispanics.

Anecdotally, there have been numerous stories of EMU professors looking for housing that are immediately directed to Ann Arbor Housing market by realtors and others, rather than neighborhoods with quality and affordable housing stock within walking or shorter commuting districts. The same goes for steering going on with realtors and lenders related to school districts, with school district boundaries serving as the modern era "redline" districts.

C. Publicly Supported Housing Analysis

This section was completed primarily using HUD data for demographics related to race and income. However, several of the tables and maps are incomplete, and do not include all the physical properties in the county that are either public housing, low-income housing tax credit properties (LIHTC), senior affordable housing, et cetera. When possible, a local inventory of properties including LIHTC, multi-family and other deed-restricted units was included, although demographics were not available for all listed. Throughout the text, they are referenced as “Committed Affordable Units.” and they represent units for households at or below 60% AMI. The varying partners in affordable housing in the county work in close collaboration, so some distinctions such as “public housing” LIHTC, Project-based vouchers, etc., often overlap with the ultimate goal of providing quality, long-term affordable housing in the region. There are two overarching goals/strategies in play in Washtenaw County related to Affordable Housing - the Built for Zero campaign, and the 2015 Housing Affordability and Economic Equity study.

1. Built for Zero Campaign

In January 2015, Washtenaw County Continuum of Care (CoC) signed on to participate in the Built for Zero Initiative, a national change effort to end veteran and chronic homelessness in a core group of committed communities. Built for Zero (formerly Zero:2016) is led by Community Solutions, a national nonprofit based in New York, which works with federal agency partners such as U.S. Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA), and national technical assistance providers, to assist and support 70 participating communities in developing real-time data on homelessness, optimize local housing resources, track progress against monthly goals, and improve performance.

Successes: Over the past two-and-a-half years, Washtenaw County has permanently housed **364 homeless veterans** and **321 individuals experiencing chronic homelessness** as part of the Built for Zero Initiative; and the community has a real-time, by-name list of all homeless veterans and chronically homeless individuals in Washtenaw County. The County is well-positioned to achieve an end to veteran and chronic homelessness, meaning homelessness will be rare, brief and non-recurring.

Challenges: The largest barrier to achieving an end to veteran and chronic homelessness is having enough resources to prevent homelessness whenever possible and quickly and stably re-house someone who has experienced homelessness. In Washtenaw County, one particular resource challenge that has been amplified through the Built for Zero Initiative is the lack of affordable housing stock. The Washtenaw County Continuum of Care has been quite successful year-over-year in increasing the amount of permanent housing resources that come to the County, but being able to actually utilize those resources (mostly in the form of housing choice vouchers or other types of short- and long-term rental assistance) has been challenging. Landlords either won't accept these types of rental assistance or housing that is close to employment and service centers for individuals experiencing homelessness is not priced at what a housing choice voucher or other type of rental assistance can pay for, according to HUD's Fair

Market Rent (FMR) standards. This means that a voucher-holder often cannot find a housing unit that will accept the voucher and can spend months searching for housing while at the same time remaining homeless. In some instances, people may end up losing their housing voucher if they cannot find housing; and, no matter the outcome, the lack of affordable housing prevents people from being able to quickly move from homelessness into housing.

2. [Housing Affordability and Economic Equity Analysis](#)¹

The crux of this Analysis is that within the relatively small Washtenaw County, there are two distinct housing markets in play. One in the Ann Arbor area featuring high rents and high incomes, and a second in Ypsilanti and Ypsilanti township with lower rents and even lower incomes. The high demand of Ann Arbor, with numerous amenities, well-respected schools districts and access to job centers, has only become more exclusive in recent years, pushing out lower-income households. Those households then live further away from job and education centers, and often find housing in Ypsilanti and Ypsilanti Township. There is a racial component in play as well, as higher concentration of African-American population is also located in Ypsilanti and Ypsilanti Township. This is further discussed throughout the plan.

Just looking at committed affordable units through the county's inventory. Almost 50% of committed affordable units are in Ypsilanti and Ypsilanti township, which represent only 20% of the county population. Additionally, housing choice voucher use is also more heavily utilized in Ypsilanti City and Township, primarily due to the lower rents in the area. This imbalance puts a burden on those communities, as they receive less in property taxes to provide services including schools, and the residents are further isolated from job and education centers.

Key Findings

- The high rent and high income market of Ann Arbor and adjacent communities pushes working families further east, away from job and education centers.
- The lower rent and much lower incomes of Ypsilanti City and Township result in concentrations of affordable housing stock, and generally lower-income populations that are predominantly African-American.
- The imbalance of higher voucher distribution and a higher number of affordable units on the east side does not meet the need for affordable housing, and due to the location, limits access to opportunity related to education, employment, and income among other variables.

¹ [Housing Affordability and Economic Equity Analysis, Washtenaw County 2015](#)

Publicly Supported Housing Demographics

i. Are certain racial/ethnic groups more likely to be residing in one category of publicly supported housing than other categories (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and Housing Choice Voucher (HCV))?

Traditional public housing is currently provided only by the Ann Arbor Housing Commission in 57 units, with only 27 of those units being occupied due to the fact that the other properties are scheduled to be demolished soon and redeveloped. The rest of the AAHC units are undergoing the Rental Assistance Demonstration (RAD) conversion which will continue for 5 more years. The Ypsilanti Housing Commission will complete the RAD conversion of all of their properties by the end of calendar year 2017. Properties converted to RAD utilize project-based vouchers. Below are the demographics for public housing units. The HUD provided demographic data for those units was found to be inaccurate, so it was replaced by local data in the table below.

TABLE 30_RACE & ETHNICITY OF PUBLIC HOUSING UNITS' HEAD OF HOUSEHOLD (BASED ON 27 OCCUPIED UNITS)

Development Name	PHA Code	PHA Name	White only	Black/African American only	Hispanic	Non-Hispanic
Scattered Sites	MI064	AAHC	37%	63%	4%	96%

Source: Ann Arbor Housing Commission, Resident Characteristics Report (4/1/16-7/31/17)

The number of all publicly supported housing units in Washtenaw Urban County makes up only 4% of the total housing units (5,478 out of 135,837 units) according to HUD-provided data in the table below. Of those publicly supported housing units, the large majority fall within the Housing Choice Voucher Program (HCV) at nearly 60 percent, with the next largest category being Project-based Section 8 units, which accounts for another 38% of all publicly assisted housing in the Urban County.

TABLE 31_PUBLICLY SUPPORTED HOUSING UNITS BY PROGRAM CATEGORY

Housing Units	#	%
Total housing units	135,837	-
Public Housing	50	0.04%
Project-based Section 8	2,067	1.52%
Other Multi Family	109	0.08%
HCV Program	3,252	2.39%

Note 1: Data Sources: Decennial Census; APSH

TABLE 32: PROJECT-BASED SECTION 8, CITY OF YPSILANTI

Development Name	# Units	% White	% Black	% Hispanic	% Asian	% Households w/ Children
Hamilton Crossing	70	9%	90%	0%	1%	89%
Pinelake Village Cooperative	81	48%	45%	3%	4%	75%
Parkway Meadows	349	49%	12%	1%	38%	17%
Clark East Tower	199	66%	30%	3%	1%	3%
Carpenter Place	151	63%	18%	4%	13%	-
Strong Future Homes	112	11%	77%	0%	2%	81%
Sycamore Meadows	262	9%	88%	2%	1%	78%
Arrowwood Hills	1	-	-	-	-	-
Forrest Knoll	231	48%	47%	2%	4%	66%
Mill Pond Manor	47	93%	-	4%	2%	-
Arrowwood Hills	55	50%	50%	0%	-	45%
Arbor Manor	80	38%	58%	0%	4%	52%
Danbury Park Manor	146	14%	85%	1%	-	68%
Chidester Place	151	74%	24%	1%	1%	1%
Cranbrook Tower	202	50%	8%	0%	42%	-
PHA Code and PHA Name: N/a						

Based on the HUD data available, there are some notable differences in terms of how likely certain race/ethnic groups are to reside in a particular category of publicly supported housing. Specifically, African Americans households reside in HCV program units at more than double the number of African American households occupying Project-Based Section 8 (1,993 versus 721 households). A similar pattern is seen for Hispanic households, with 60% of all Hispanics in publicly supported housing being in the HCV Program but only 34% being in Project-Based Section 8 units. Conversely, a staggering 90% of all Asian or Pacific Islanders who receive housing assistance are in Project-Based Section 8 units. Residents of one specific housing development - Cranbrook Tower - accounts for the majority of Asian/Pacific Islanders in the county's Project-Based Section 8 units; 42% of the residents occupying the 202 units of

Cranbrook Tower identify as Asian or Pacific Islander (primarily Chinese). Whites are almost perfectly split between HCV Program and Project-Based Section 8, at 47 and 49 percent respectively.

TABLE 33_PUBLICLY SUPPORTED HOUSEHOLDS BY RACE & ETHNICITY

Housing Type	White		Black		Hispanic		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Public Housing	11	29.7%	24	64.9%	1	2.7%	1	2.7%
Project-Based Section 8	913	48.0%	721	37.9%	27	1.4%	240	12.6%
Other Multi-family	56	53.3%	41	39.1%	4	3.8%	4	3.8%
HCV Program	874	29.7%	1,993	67.6%	48	1.6%	21	0.7%
Total Households	90,602	73.2%	15,608	12.6%	4,031	3.3%	9,870	8%
0-30% of AMI	11,296	59.1%	4,166	21.8%	883	4.6%	1,698	8.9%
0-50% of AMI	17,957	53.4%	6,995	20.8%	1,463	4.4%	2,762	8.2%
0-80% of AMI	31,789	60.2%	9,909	18.8%	2,188	4.1%	4,014	7.6%

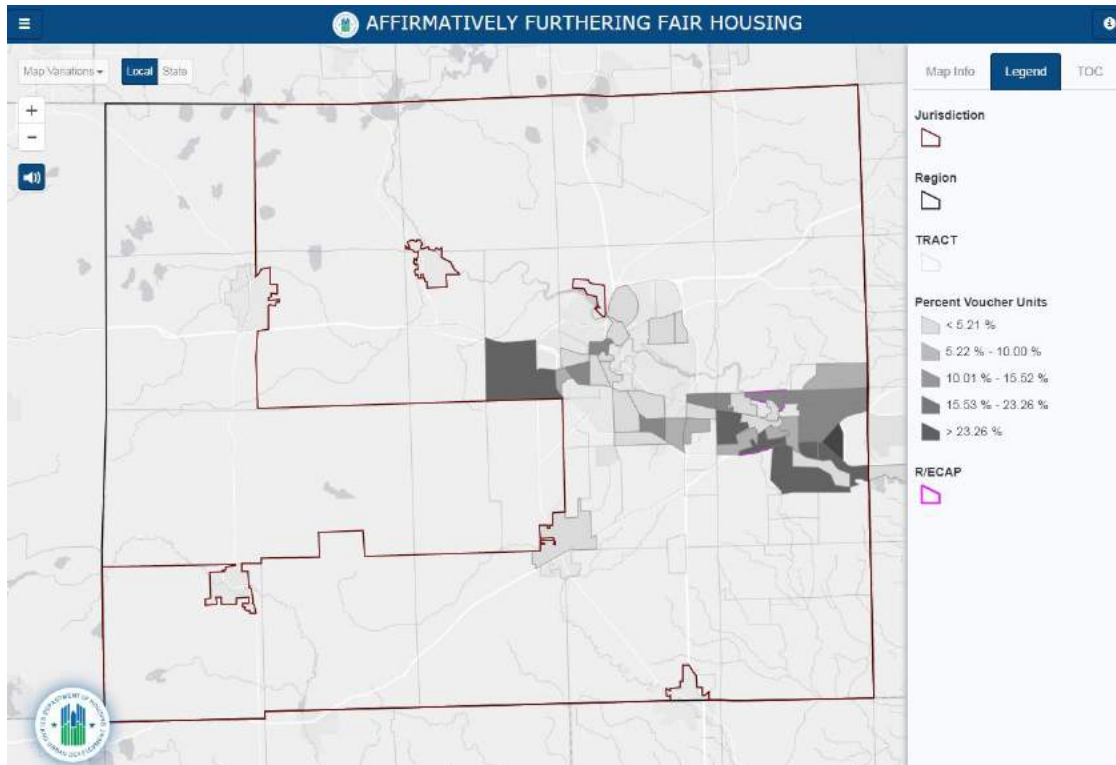
The data above is not reflective of all the committed affordable units in the county. The county inventory of committed affordable units shows 4,220 units available, significantly higher than reported in the tables below. However, demographics are not available for all properties, so HUD data will be used.

ii. Compare the demographics, in terms of protected class, of residents of each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant category of publicly supported housing. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

As shown in Table 24 above, while Black residents make up only 12.6% of all Washtenaw County households, they account for nearly 22% of the lowest income band (0-30% Area Median Income) in the County. While black households are overrepresented among 0-30% AMI households, White households are underrepresented in this lowest income sector of the County; specifically, White residents make up 73% of all households but only 59% of the 0-30% AMI households.

While African Americans make up less than 14% of the entire Urban County, more than half (55.8%) of all publicly supported housing units are African American households. Most notably, African Americans make up a disproportionate number of all Housing Choice Vouchers Program units at nearly 68%. In contrast, while the County is predominantly White (70.3%), White households make up less than 40% of all publicly supported housing units. Hispanics are not accessing publicly supported housing as much as other groups. The Hispanic population makes up 4% of all Urban County residents but Hispanics represent 1.6% of residents in publicly supported housing.

MAP 46_VOUCHER UNITS (%)



The map above shows where there is a high percentage of voucher utilization by census tract. West Willow is the highest with 50% of all renters using Housing Choice Vouchers. The next few census tracts are in a similar range of utilization - Southside R/ECAP at 20%, Scio Township, 19%, Pittsfield township (Carpenter road) 19% and the Leforge R/ECAP at 15%.

As the administrator of the majority of Housing Choice Vouchers in the County, the Ann Arbor Housing Commission has observed a common trend. Besides households with vouchers being priced out of Ann Arbor due solely to the high rents, larger households seeking two or three bedrooms or more are preferring to rent small houses in older neighborhoods in Ypsilanti, Ypsilanti Township and Superior township. Several neighborhoods on the east side have smaller houses that turned to rental after the housing crisis. The starkest example is West Willow, a single-family neighborhood where 50% of renters use vouchers (see West Willow profile ([page](#)

coming soon)), These homes are often between 800 -1000 square feet but often have 3 bedrooms and a yard for families to enjoy. Another example is a larger trailer park in Scio Township, again with smaller unit sizes. This area has 20% voucher utilization among renters.

TABLE 34_PUBLICLY SUPPORTED HOUSING PROGRAM CATEGORY BY RACE & ETHNICITY COMPARED TO OVERALL URBAN COUNTY

Race/Ethnicity	Washtenaw Urban County-Wide		Total Publicly Supported Housing		Public Housing		Project-Based Section 8		Other Multifamily		HCV Program	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
White, Non-Hispanic	221,320	70.3%	1,854	37.2%	11	29.7%	913	48.0%	56	53.3%	874	29.8%
Black, Non-Hispanic	42,689	13.6%	2,779	55.8%	24	64.9%	721	37.9%	41	39.0%	1,993	67.9%
Hispanic	12,943	4.1%	80	1.6%	1	2.7%	27	1.4%	4	3.8%	48	1.6%
Asian or Pacific Islander, Non-Hispanic	26,645	8.5%	266	5.3%	1	2.7%	240	12.6%	4	3.8%	21	0.7%
Native American, Non-Hispanic	888	0.3%										
Two or More Races, Non-Hispanic	9,637	3.1%										
Other, Non-Hispanic	802	0.3%										
TOTAL			4,979		37		1,901		105		2,936	

Source: HUD AFFH-T

Seniors age 65 or older make up just under 10% of all Washtenaw Urban County residents. As seen in Table 27 below, the elderly population are utilizing most categories of publicly assisted housing at disproportionately high rates. Specifically, 100% of Other HUD Multifamily housing units in the county are currently serving elderly residents. The Other HUD multifamily housing units are specifically designed for the elderly through the section 202 program and the disabled through the section 811 program. Additionally, elderly are over-represented in the HCV units both within and outside of the two Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) (66.8% and 40% respectively).

The utilization of these properties indicates the need for more affordable senior housing. However, two recent developments will significantly impact committed affordable units available for seniors. Cross Street Village in the City of Ypsilanti is coming out of its LIHTC-required affordability period. Rents are to be maintained at affordable levels for three years for existing residents only. Similarly, Courthouse Square in downtown Ann Arbor may also end its affordability requirement. Between these two properties, we anticipate the loss of 220 affordable senior units in the county.

Disability Status

According to HUD Table 27, less than 16% of all Urban County residents have some type of disability. HUD data only includes total numbers of people for specific disability types, but

because many individuals are assumed to fall into more than one type of disability, we do not have the number of unique individuals with one or more disability. However, by adding all percentages together for the six disability types (hearing, vision, cognitive, ambulatory, self-care, independent living) we know that individuals with disabilities account for 16% of the County at most, but the true percentage is likely a fair amount less. That said, people with disabilities appear to make up a disproportionately high percentage (31.8%) of the Housing Choice Voucher units *outside* of the R/ECAP. Several Housing Choice Voucher programs (Ann Arbor and Michigan State) have preferences for households with a disabled family member. Additionally, per the Ann Arbor Housing Commission’s Public Housing Resident Characteristics Report from July 2017, fifteen of the 27 (56%) families living in traditional public housing units reported a disability.

Family Status

Families with children account for 46.6% of Washtenaw Urban County household units (HUD Table 27). *Outside* of the R/ECAPs, families with children are under-represented across all categories of publicly assisted housing – for example, families only represent 27.7% of Project-Based Section 8 units in Non-R/ECAP tracts, and only 40% of the HCV Program units in Non-R/ECAP tracts. In contrast, families with children are overrepresented in the R/ECAP tracts at 66.8% of HCV Program units and 59.4% of Project-Based Section 8 units.

TABLE 35: RECAP AND NON-RECAP DEMOGRAPHICS BY PUBLICLY SUPPORTED HOUSING PROGRAM CATEGORY

(Washtenaw County, MI CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.0%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	37	29.7%	64.9%	2.7%	2.7%	17.9%	20.5%	23.1%
Project-Based Section 8								
R/ECAP tracts	366	54.8%	41.4%	1.1%	2.72%	59.4%	10.8%	7%
Non R/ECAP tracts	1,575	46.4%	37.1%	1.5%	14.9%	27.7%	52.2%	17.5%
Other HUD Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	106	53.3%	39.1%	3.8%	3.8%	0.00%	100.0%	8.5%
HCV Program								
R/ECAP tracts	263	6.5%	92.4%	0.4%	0.8%	66.8%	6.8%	13.2%

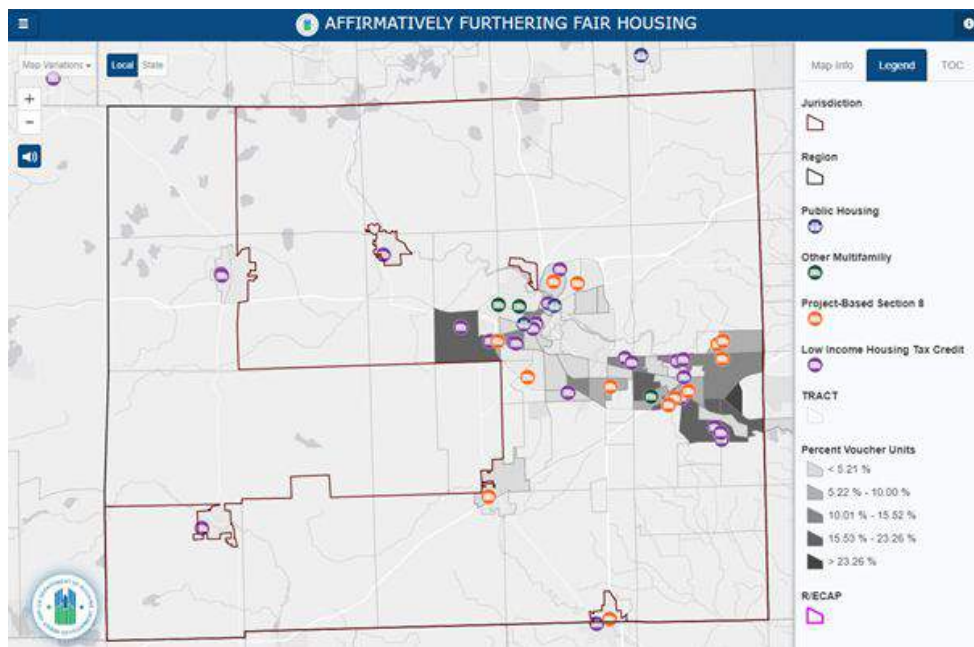
Non R/ECAP tracts	2,702	31.9%	65.2%	1.8%	0.7%	40.1%	15.9%	31.8%
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Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Publicly Supported Housing Location and Occupancy

i. Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs.

MAP 47_ PERCENT OF VOUCHER UNITS WITH THE LOCATION OF INDIVIDUAL DEVELOPMENTS



The HUD provided data does not include some publicly-funded or otherwise committed affordable units up to 60% AMI. The chart below is based on locally collected inventory data on public housing, RAD converted public housing that is not public/private using Low Income Tax Credits, and other LIHTC and deed-restricted properties.

As seen in the table below, the City of Ypsilanti, with one sixth of Ann Arbor’s population, has almost the same number of committed affordable units. Using census data for comparison, the committed affordable units in Ypsilanti make up 21% of rentals in the City. In contrast, Ann Arbor’s committed affordable units make up only 5% of all Ann Arbor rentals.

While the City of Ypsilanti and Ypsilanti Township put together account for only 20% of the county’s population, the total committed affordable units in these two localities total 2,043 units, representing 47% of all committed affordable units in the county.

To be clear, the issue is not that there should necessarily be fewer affordable units in Ypsilanti and Ypsilanti Township, but rather that more committed affordable units are needed in higher value markets to provide additional opportunity to low-income households in need of housing.

Also of interest, is the abundance of committed affordable units in the two R/ECAPS which include 142 in Leforge) and 632 units in the Southside R/ECAP, including Hamilton Crossing, several Strong Housing sites, Arbor Manor, Forest Knoll, and Parkridge Homes.

With respect to voucher utilization, the City of Ann Arbor Housing Commission and MSHDA are the primary administrators of vouchers in Washtenaw County. Of the 1689 vouchers currently administered by the AAHC in Washtenaw County, approximately 31% are located in Ann Arbor, 62% in Ypsilanti and Ypsilanti Township, and the remaining 7% in a variety of smaller cities within the county.

TABLE 36_AFFORDABLE HOUSING UNITS IN WASHTENAW COUNTY & BY JURISDICTION

Jurisdiction	AH Developments	AH Units	% of all county AH units	Total rentals	% of all rentals that are affordable
Washtenaw County	111	4,387		55,542	8%
City of Ann Arbor	61	1,106	26%	26,056	5%
City of Dexter	3	73	2%	541	13%
City of Milan	1	20	0%	403	9%
City of Saline	1	36	1%	975	10%
City of Ypsilanti	3	96	2%	5,397	21%
Pittsfield Township	21	990	23%	6,214	5%
Scio Township	1	1	0%	1,715	17%
Superior Township	5	464	11%	1,061	14%
Manchester	2	216	5%	290	19%
Ypsilanti Township	1	150	4%	9,775	10%

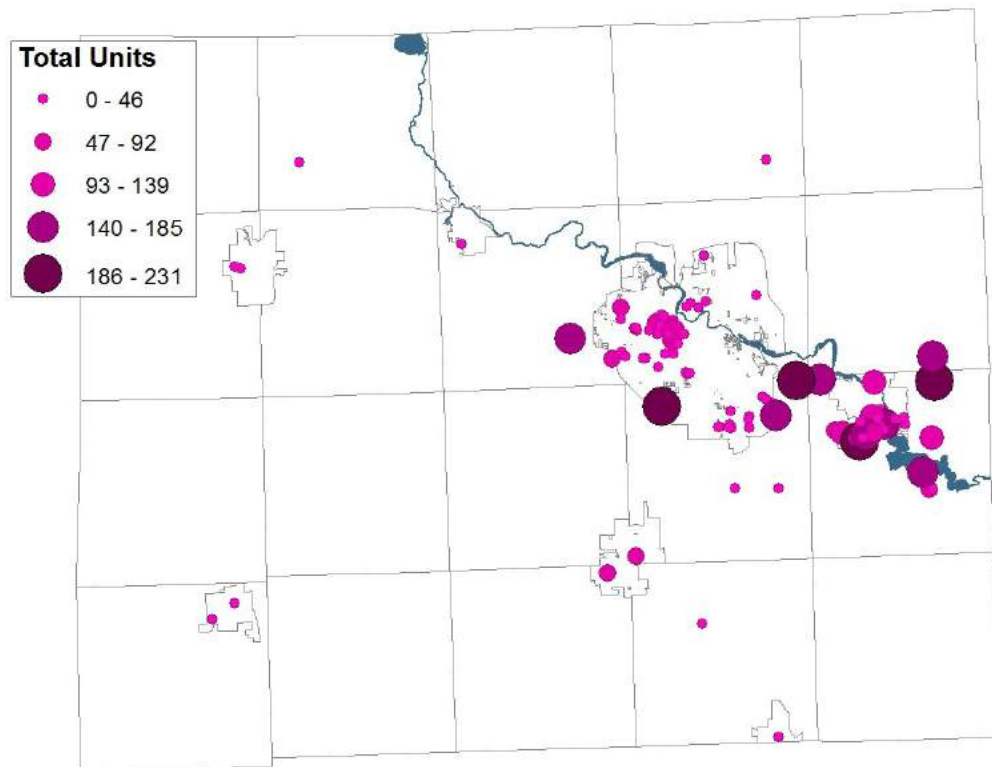
Source: Affordable Housing Counts from Washtenaw County Affordable Housing Inventory 2017

Total rental units by jurisdiction represent total occupied rentals ACS 2011-2015

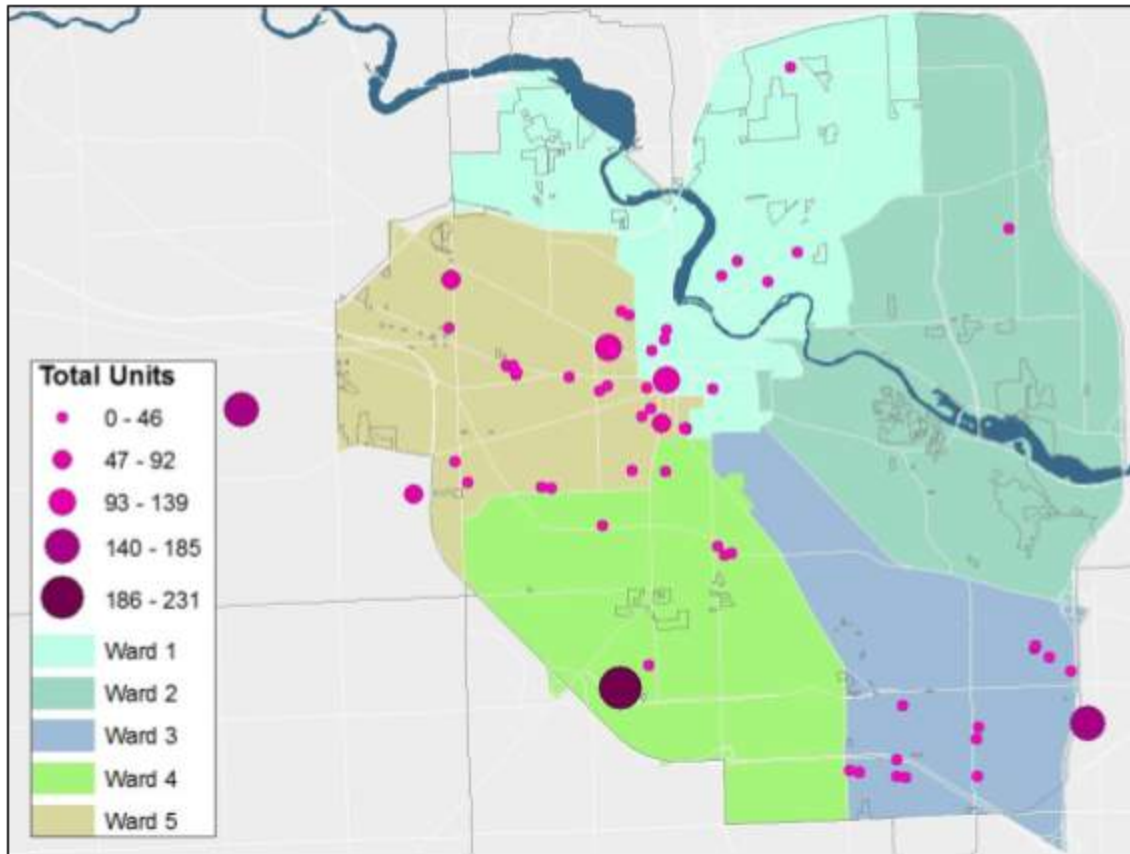
In the City of Ypsilanti, all of the public housing that has been converted to project-based rental assistance through the RAD process is located south of Michigan Ave, with the exception of Sauk Trail Pointe, which is on the north side of Michigan Avenue. Michigan Avenue, as noted above, includes a large number in the southside R/ECAP. Generally public and affordable housing in the City of Ypsilanti has historically been located in predominantly low-income, African American, and low educational attainment neighborhoods.

Committed Affordable Units in Washtenaw County

MAP 48_ COMMITTED AFFORDABLE UNITS IN WASHTENAW COUNTY



MAP 49_COMMITTED AFFORDABLE UNITS IN ANN ARBOR

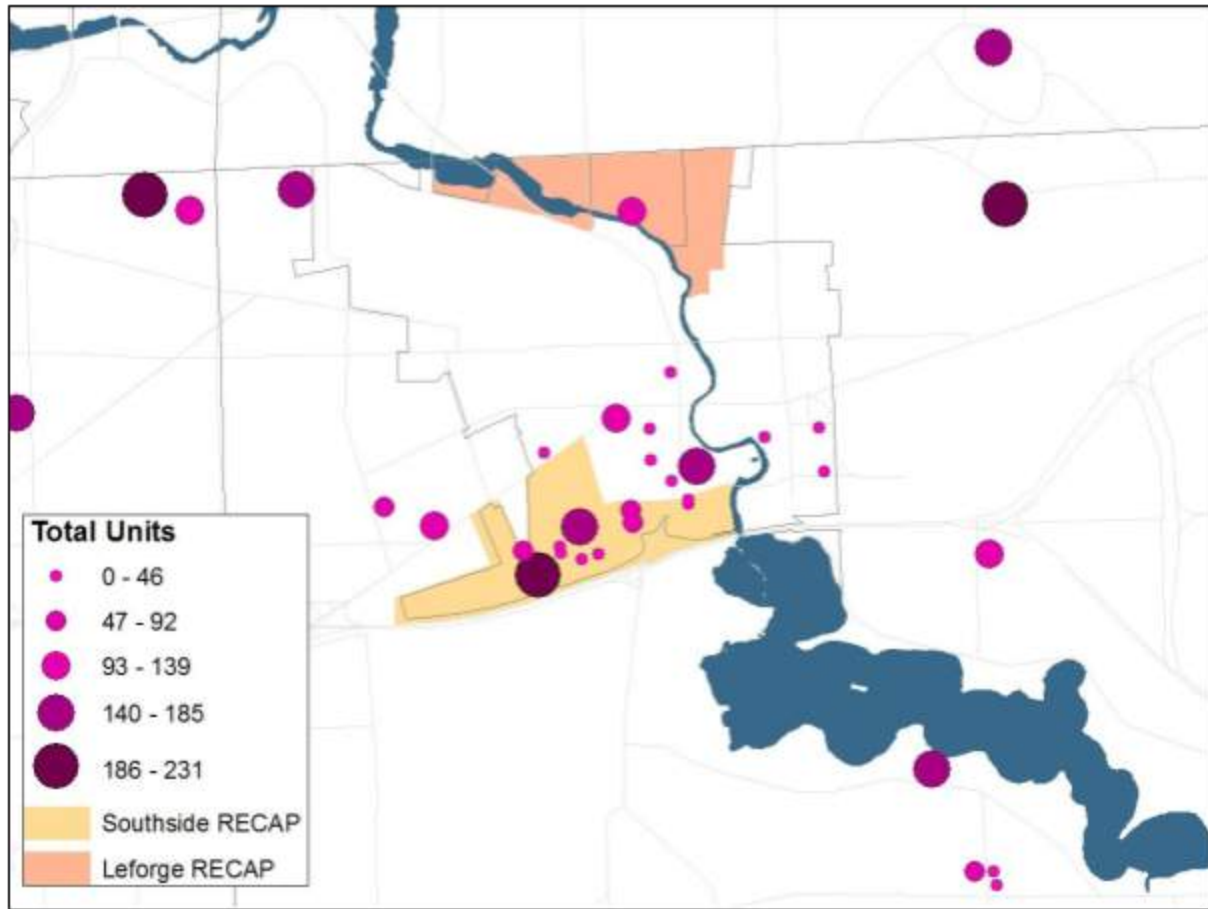


In the City of Ann Arbor, three concentrations appear:

- Near downtown due to the location of Miller Manor (104 units) and Courthouse Square (116 units)
- The area along N. Maple (West Arbor with 55 units and Sequoia Place Senior Housing with 46 units)
- The southwest side, which includes Cranbrook Towers (202 units) and various cooperatives

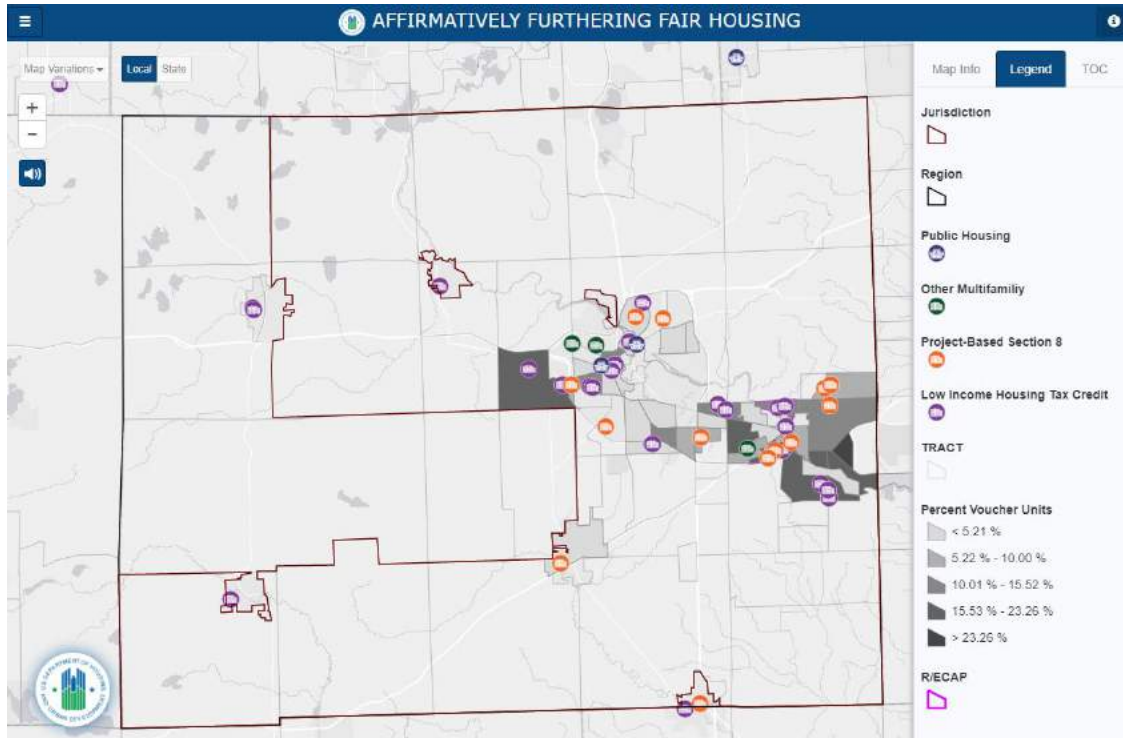
The East and southeastern portions of Ann Arbor have a limited number of affordable housing units.

MAP 50_COMMITTED AFFORDABLE UNITS IN YPSILANTI



Overall, Map 51 shows a fairly broad geographic distribution of publicly supported housing, with some obvious gaps. In looking at specific categories of housing, the Urban County's Project-Based Section 8 units tend to be clustered on the East side of the county with fewer on the West side and additional solitary sites scattered across the Urban County. Within the city of Ann Arbor, publicly housing sites are scattered throughout the City of Ann Arbor.

MAP 51_PUBLICLY SUPPORTED HOUSING, BY CATEGORY & WITH PERCENT OF VOUCHER UNITS



Similar to the Project-Based Section 8 units, the Low Income Housing Tax Credit units are primarily seen in clusters on the East side of the county and the West side of Ann Arbor. See updated Washtenaw County map below.

ii. Describe patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs?

Publicly Supported Housing Serving Older Adults

The HUD-provided data is slightly outdated compared to local data; it has been augmented for the purpose of this topic. Publicly supported housing for seniors is located within the County's urbanized areas including Ann Arbor, Ypsilanti, Ypsilanti Township, Pittsfield Township as well as the Cities of Chelsea, Saline, Milan, and Manchester. These developments include:

Ann Arbor

- Parkway Meadows – 2375 Sandalwood Circle (Northeast Ann Arbor)
- Sequoia Place – 1131 N. Maple Road (West side of Ann Arbor)
- Cranbrook Towers – 2901 Northbrook Place (Southwest Ann Arbor)
- Lurie Terrace – 600 W. Huron (Downtown Ann Arbor)

Ypsilanti/Ypsilanti Township

- Chidester Place - 330 Chidester St (South of Michigan Ave)
- Towne Center Place - 401 W. Michigan Avenue

- Clark East Tower - 1550 E. Clark Road
- Melvin T Walls Manor - 2189 Glory Lane

Pittsfield Township

- Carpenter Place - 3400 Carpenter
- Lexington Club - 2224 Goldside Road

City of Chelsea

- The Pines - 325 Wilkinson Street

City of Milan

- Milan Village - 71 Hurd Street
- Silver Fox - 317 Silver Fox Drive

City of Saline

- Mill Pond Manor - 460 W Russell

Village of Manchester

- Woodhill - 521 Galloway Dr.

Publicly Supported Housing Serving Families with Children

Publicly supported housing serving families with children is primarily located within the County's urbanized areas, specifically the Cities of Ann Arbor and Ypsilanti, with two of these developments being located within one of the RECAPs. Additional housing for families is in Superior Township. These developments include:

City of Ann Arbor

- Forest Hills Co-Op Townships – 2351 Shadowood Drive (Bryant neighborhood - Southeast Ann Arbor)
- Pinelake Village Cooperative – 2680 Adrienne Drive (West Ann Arbor) - 75% households with children
- Arrowwood Hills - Northeast Ann Arbor - 45% households with children
- University Cooperative

City of Ypsilanti

- Strong Future Homes - 81% households with children - 928 W. Michigan
- Forrest Knoll/Arbor Manor Townhouses - 66% / 52% households with children - in Southside R/ECAP
- Hamilton Crossing - 89% households with children - 596 S. Hamilton - in Southside R/ECAP
- Sycamore Meadows - 78% households with children
- Parkridge Homes - under construction - Southside R/ECAP

Superior Township

- Danbury Park Manor - Macarthur Boulevard - 68% households with children

As seen in Table 27 above, publicly supported housing for people with disabilities appears to be more concentrated outside of the R/ECAP tracts.

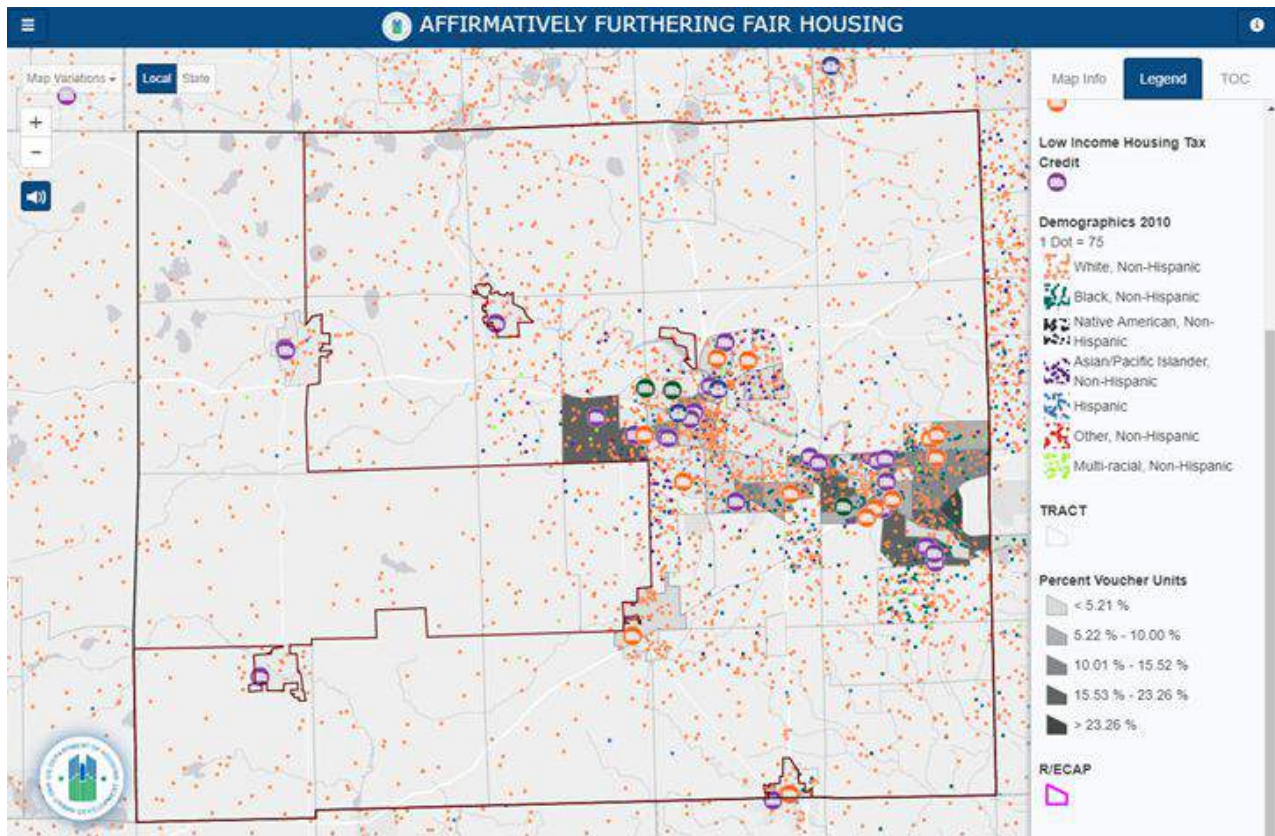
iii. How does the demographic composition of occupants of publicly supported housing in R/ECAPS compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPs?

Consistent with the general description of the R/ECAP tracts in the previous section of this report, African American residents in publicly supported housing are much more concentrated in the R/ECAPs as compared to the demographics in the rest of the Urban County. Most noteworthy, the HCV program units in the R/ECAP tracts are 92% African American, and only 6.5% White. On the flip side, Whites jump up to 32% of the HCV units outside the R/ECAPs. Asian/Pacific Islanders are most concentrated in the Project-based Section 8 housing units outside the R/ECAPs (at 15% of those units).

iv. (A) Do any developments of public housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category? Describe how these developments differ.

As seen in Map 43 below, the public housing developments (dark blue icons) are located in primarily White, Non-Hispanic areas within the City of Ann Arbor. This differs from the general racial makeup of the public housing in Ann Arbor, which is nearly 70% African American and only around 30% White. Traditional public housing is only located in the City of Ann Arbor.

MAP 52_PERCENT OF VOUCHER UNITS WITH LOCATION OF INDIVIDUAL DEVELOPMENTS AND RACE & ETHNICITY [1 DOT = 75 PEOPLE]



(B) Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing.

v. Compare the demographics of occupants of developments, for each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. Describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.

As mentioned previously, more than half of all committed affordable units are located in Ypsilanti and Ypsilanti township, frequently in primarily African-American neighborhoods. In the City of Ypsilanti, 95% of all committed affordable units are located south of Michigan Avenue, in primarily African-American neighborhoods. The voucher map also reflects more usage on the east side of the county primarily in Ypsilanti and Ypsilanti Township, with the exception of Scio Township.

Ann Arbor Housing Commission's public housing units consist of 30% elderly, half of whom are also disabled. Another 41% of households include non-elderly residents with a disability. Sixty

three (63) percent of AAHC public housing units' head of households are black, with the remaining 37% being white.

Disparities in Access to Opportunity

As has been discussed, the publicly supported housing demographics generally follow the trend of population over all, with low-income, African American and Hispanic populations located primarily in Ypsilanti and Ypsilanti Township. Publicly support senior housing buildings are located in the urbanized area as well as Manchester, Milan, Chelsea and Saline. As noted in the introduction, homeless and affordable housing agencies are coordinating through the federal Built for Zero effort to dedicate new or existing affordable housing to individuals and families experiencing homelessness. With several buildings committed to senior and/or disability populations, there are some designated affordable housing but it is not an adequate supply. The recent loss of Cross Street Village and potential loss of Courthouse Square in downtown Ann Arbor are raising the profile for the need for Senior affordable housing in the region.

Generally the comments below will mirror those in the Disparities in Access to Opportunity Chapter:

- Education - As noted in the access to opportunity section, Ann Arbor Public Schools greatly out-perform Ypsilanti Community Schools, yet the majority of Housing Choice Vouchers and committed affordable units are in the Ypsilanti Community Schools district.
- Transit - Generally, traveling more than 1/4 mile east of the Ypsilanti Transit Center creates a commute issue, pushing commute times to Ann Arbor to more than an hour one-way. There is no transit connection to job centers to the east of Washtenaw County.
- Employment - Similar to the transit disparities noted above, job centers in the county are primarily in and around Ann Arbor, with the exception of Eastern Michigan University in Ypsilanti. Other job centers outside of the county include Canton, Westland, Dearborn, and the broader Detroit area. There is no transit or related service to jobs to the east. Additionally, changes to the economy in the last 20-30 years have left individuals without a college-degree with limited options related to living-wage and jobs with upward mobility.
- Environmental Health - West Willow and other neighborhoods around the West Willow airport experience higher noise levels and also in close proximity of a large landfill, including one that accepts hazardous waste. The southside R/ECAP is adjacent to Interstate 94.
- Poverty - The Southside R/ECAP has the highest percentage of childhood poverty for any census tracts in the county (72%). Other areas with high childhood poverty include the adjacent census tract to the west (4105 with 70%), Census tract on the west side of Ann Arbor (coop area? Pinelake Village for sure - Confirm - 4042 65%), Golfside census tract in Ypsilanti township (50%), the Leforge R/ECAP census tract (51%), and another near Ecorse shared between the Ypsilanti City and Ypsilanti Township (62%). Note childhood poverty is an important indicator in the county as large Student populations at U of M and EMU do not usually report family income while still a dependent.

- Limited English proficiency - the highest concentration of LEP individuals in publicly supported housing is the Chinese population located in Cranbrook Village.
- Disability - More detail is provided in the Disability and Access Analysis Chapter
- Domestic Violence - There is a single domestic violence shelter in the county. All CoC funded agencies have been informed of the VAWA rule and will be implementing it starting this summer if not sooner. This will also apply to new rental housing constructed post 2017. This will provide additional protection to renters experiencing domestic violence & stalking.

Table 32 shows the number of Washtenaw County residents who applied to the 2012 voucher waitlist and the categories they self-selected on the application.

TABLE 28_ WASHTENAW COUNTY RESIDENTS WHO APPLIED TO THE VOUCHER WAITLIST, 2012

Washtenaw County	3651
Disabled	899
Disabled and elderly	64
Disables and Near Elderly	60
Elderly	115
Near Elderly	114
Elderly and Near Elderly	2
Homeless	743
Homeless and Disabled	161

Source: Ann Arbor Housing Commission FY18 Annual Action Plan submitted to HUD (MI064)

The AAHC FY18 Annual Action Plan also stated:

The AAHC currently has an open waitlist for homeless households who are working with a service provider. The AAHC’s regular waitlist has a preference for households with a disabled household member and a geographic preference for families who live and/or work in Washtenaw County. The intention is to provide disabled Washtenaw County households the highest preference, then other Washtenaw County residents, and then disabled households from other jurisdictions.

It is expected that when the AAHC opens its waitlists on-line, there will again be many thousands of applicants. The AAHC will not be able to manage a 15,000 household waitlist and will randomly select 500 households from those households with the highest points from meeting the preferences. If there are more than 500 households

that are disabled Washtenaw County residents, then the 500 household waitlist will be selected randomly from all of the disabled Washtenaw County applicants. If there are less than 500 disabled Washtenaw County residents, then the remaining 500 household waitlist will be randomly selected from Washtenaw County residents and so on.

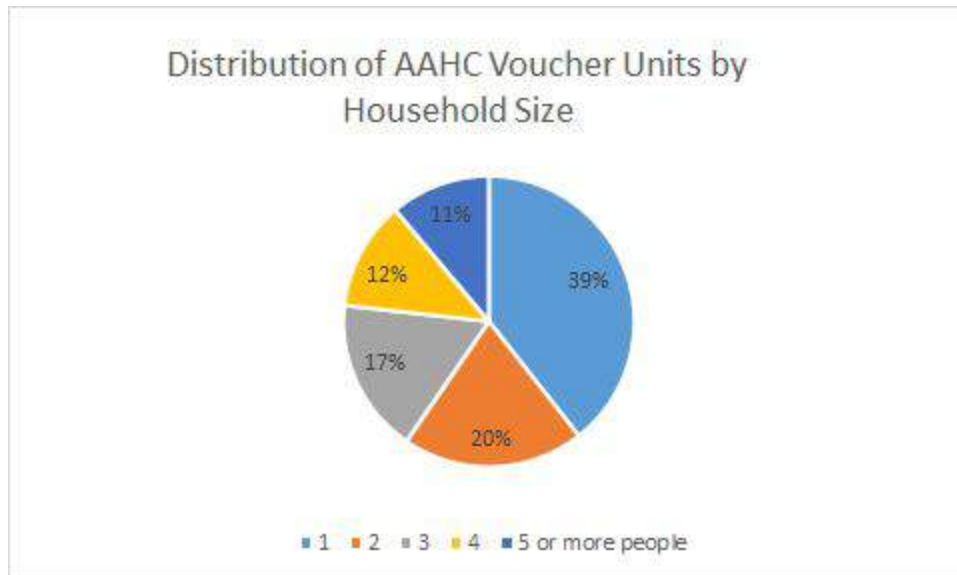
Additional Information

a. *Beyond the HUD-provided data, provide additional relevant information, if any, about publicly supported housing in the jurisdiction and region, particularly information about groups with other protected characteristics and about housing not captured in the HUD-provided data.*

Ann Arbor Housing Commission (AAHC) provided data from its Family Report (50058) on resident characteristics of the Housing Choice Voucher program for the period of December 1, 2015 through March 31, 2017.

- 84% of households reported average annual incomes classified as “extremely low income” (i.e. 0-30% Median income)
- Another 15% reported average annual incomes that are “very low” (i.e. 31-50% median income)
- Annual income for the 1,049 households that submitted the 50058 Family report averaged \$14,149.
- Average Total Tenant Payment was \$330 per month, with 20% paying \$501 or above.
- 45% of households were a female head of household, with children, with the next largest household type being Non-elderly, disabled adults(s) without children, at 26% of households.
- 12% were Elderly and disabled without children, and another 12% were Non-elderly, non-disabled adult(s) without children.
- 73% of heads of household were Black/African American; 25% were White, and 1% was White/Black/African American.
- Only 2% of head of households identified as Hispanic or Latino.
- The most common household size was 1-person (39%) The pie chart below depicts the full distribution of Voucher Unit households by size.

FIGURE 12_DISTRIBUTION OF AAHC VOUCHER UNITS BY HOUSEHOLD SIZE



Contributing Factors of Publicly Supported Housing Location and Occupancy

Land use and zoning laws

Land use and zoning laws generally allow for multi-family housing. However, in the City of Ann Arbor, connection fees and development review processes increase the costs of all development, including affordable housing. That said the City of Ann Arbor also has a PILOT ordinance so all units maintained at 60% AMI pay \$1 per unit a year in taxes. The State of Michigan rent control act limits the tools that local units can utilize to incentivize affordable housing developments.

Community opposition

Community Opposition continues to be an issue in particular with zoning changes related to increasing density and allowing group housing that provides support and treatment for groups with mental, physical or substance abuse issues. Additionally, opposition to affordable housing proposals continues, often under the guise of “green or environmental concerns”. When pressed, the conversation usually changes to concerns related to safety, the increase in low-income households and concerns about different races moving into the neighborhood.

Impediments to mobility

Mobility counseling, designed to assist families in moving from high-poverty to low-poverty neighborhoods, is not available for voucher holders through the Ann Arbor Housing Commission, nor through MSHDA. This is included in the list of recommendations. FMR rents do not cover the cost of most rentals in Ann Arbor (even when increased to 110% of value), and also create a detrimental situation in east side single family communities with a large number of voucher rentals. In those cases, the FMR covers much more than the mortgage payment, creating an

artificial market situation in neighborhoods such as West Willow. Discrimination still exists for voucher holders in finding rental housing as well.

Lack of private investment in specific neighborhoods

The City of Ypsilanti has not seen any new residential housing construction (outside of rehabilitation and conversion) in more than 20 years. That said there has been great improvements in commercial stock, RAD conversion of Ypsilanti Housing Commission properties, and investment in rehabilitation of a variety of properties post foreclosure. There are several new prospects in play for the near term, but still a limit in investment, particularly in the two R/ECAP neighborhoods.

Private investment in Ypsilanti township has picked up post-recession with several subdivisions that have previously stalled being purchased and developed. Additionally there is interest in investment along several corridors. However, the Gault Village shopping area, previously a neighborhood center with a grocery and related convenience shopping is still in transition and maintains a high degree of vacancy, putting a burden on adjacent neighborhoods.

Lack of public investment in specific neighborhoods, including services and amenities

Within the City of Ypsilanti, there are a number of amenities including parks, a fairly complete sidewalk network, streetlights, community centers and the link. Due to its age and funding constraints the City of Ypsilanti has not done a good enough job maintaining its amenities such as the sidewalk network, downtown pedestrian improvements, parks and other basic infrastructure.

The city eliminated the recreation programming 2004, and has reduced many maintenance services due to budget constraints over the past 15 years. However, an active community has taken over several roles including the replacement and operation of the City Pool, operation of the Senior Center, and a partnership with Washtenaw Community College provides programming and education at Parkridge Community Center. However, ongoing facility maintenance is limited to the availability of grant funding and donation support rather than general fund. Investments in Parkridge Park and Peninsula Park (both in R/ECAP areas) has been minimal and focused on maintenance and replacement of existing equipment.

Ypsilanti Township has maintained its recreational programming, and expansion of parks and facilities within parks. In the case of West Willow, a partnership between the Township and Habitat for Humanity has resulted in improvements to the neighborhood center, the addition of a park improvement and some park maintenance as well.

Lack of regional cooperation

Positive regional cooperation include the Urban County and the expansion of the Ann Arbor Transportation Authority to the Ann Arbor Area Transportation Authority, which formally includes the City of Ypsilanti and Ypsilanti Township, While five jurisdictions have adopted the Housing Affordability and Economic Equity report, there is some tension around implementation and

regional goals for the effort. In some cases that includes some communities interest in gentrification more than revitalization, and in some cases, limited investment and engagement in removing exclusionary policies.

Occupancy codes and restrictions

Most local units use the state building code to define occupancy limits. As far as the definition of a family, there is great variation among jurisdictions related to the number of unrelated individuals that can live together under the definition of family. Most of the out county townships limit this number to 1 or 2 individuals. However state case law has broadened the definition of functional family in a number of cases, even if local zoning ordinances haven't kept up.

Quality of affordable housing information programs

Several efforts are underway to support this. Both the Ann Arbor Housing Commission and Washtenaw Housing Alliance have staff dedicated to working with landlords on accepting vouchers. Homelessness providers work collaboratively to place individuals and families experiencing homelessness in rental housing. Housing Access of Washtenaw County (HAWC) maintains a list of affordable housing units and updates the info quarterly. Housing Bureau for Seniors maintains a list of senior specific affordable and market rate housing updated annually. OCED provides notice to homebuyers of available affordable condos as they come up for sale through Washtenaw Housing Education Partners (WHEP).

Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs

QAP parking requirements often exceed those of local zoning and do not defer to them, creating problems in urban locations, as well as increasing the cost of development. The QAP also has a section that awards points for proposals meeting a community's neighborhood strategic plan, however applicants have frequently noted that it's not clear how to meet this standard.

Source of income discrimination

The Fair Housing Center of Southeast and Mid-Michigan notes that some housing providers and banks do not appropriately consider income, including SSI, social security, retirement and other incomes.

E. Fair Housing Enforcement, Outreach Capacity, and Resources

Key Findings

- Residents in Washtenaw County, as in many places, are unlikely to report a case of alleged discrimination. Reasons may include fear of retaliation, lack of awareness of one's rights under the fair housing laws, lack of awareness of which agencies may be of assistance, or limited support by private or public agencies.
- According to the Fair Housing Center of Southeast and Mid Michigan, complaints are more likely to be based on issues of race and disability, but discrimination regarding family size remains an issue.
- Complaints are primarily in the urbanized area of the county - City of Ann Arbor, Pittsfield Township, Ypsilanti Township, City of Ypsilanti and sections of Superior Township.
- Diminished resources at the federal, state and local levels limit opportunities for residents facing discrimination to receive support.

1. *List and summarize any of the following that have not been resolved: a charge or letter of finding from HUD concerning a violation of a civil rights-related law, a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law, a letter of findings issue by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law, or a claim under the False Claims Act related to fair housing, nondiscrimination or civil rights generally, including an alleged failure to affirmatively further fair housing*

To date, neither Washtenaw County, Washtenaw Urban County, nor the Ann Arbor Housing Commission has received any finding or issue as stated above.

There is, however, a pending fair housing complaint against an Ypsilanti Township landlord based on the protected class of sex currently assigned to Judge Linda Parker in Federal Court. More details on this case can be found [here](#).

TABLE 36_FEDERAL LIST OF FAIR HOUSING CASES IN WASHTENAW COUNTY

Year	Total Filed Cases	Race Basis	Color Basis	Religion Basis	Familial Status Basis	Disability Basis	National Origin Basis
2011	15	8		1	1	5	3
2012	16	4			2	12	
2013	15	8	1	1		8	1
2014	16	11			1	6	
2015	13	4				9	2
2016	21	8	1	1	5	12	2
Total	157	73	3	8	18	74	15

Source: HUD, August 2017

With a few exceptions, Federal and State law prohibits discrimination when based on the following classes:

- Race
- Color
- Religion
- Sex (including sexual harassment and pregnancy)
- National origin (including [immigration status](#))

- Familial status (the presence of children under the age of 18)
- Disability
- Age
- Marital status

In Michigan, housing discrimination is prohibited by the [Elliott-Larsen Civil Rights Act](#) and the [Persons with Disabilities Civil Rights Act](#). State law includes all federal protections as well as age, marital status, height and weight.

Local ordinances provide added protection against discrimination based on ([Ann Arbor](#)) arrest record, educational association, family responsibilities, gender expression, gender identity, genetic information, height, HIV status, national origin, political beliefs, sexual orientation, source of income, veteran status, victim of domestic violence or stalking, or weight. (City of Ann Arbor Code, Chapter 112, Section 9:150; Ord. No.14-25, Sec. 1, 10-20-14); and ([Ypsilanti](#)) gender identity, immigration status, sexual orientation, educational association, or source of income.

- 2. Identify any local and regional agencies and organizations that provide fair housing information, outreach and enforcement, including their capacity and the resources available to them.*

The main agency in our area that provides education, outreach and enforcement is the Fair Housing Center of Southeast and Mid Michigan (FHC). The agency focuses on investigative services, testing, advice, advocacy, conciliation, attorney referral and community education. Their budget is largely limited to multi-year federal funding from HUD, which currently makes up 82.3% of their annual budget.

Additional information

The United Way of Washtenaw County recently provided some financial support to FHC to assist with outreach and education related to the recent HUD rule on criminal backgrounds. This funding supported education to landlords and property managers as well as individuals in the area.

Fair Housing Enforcement, Outreach Capacity and Resources: Contributing Factors

Lack of resources for fair housing agencies and organizations

Currently the Fair Housing Center of Southeast and Mid Michigan's funding for outreach and enforcement is limited to that of the federal government, specifically HUD. In a stakeholder interview, key staff noted that more resources are always needed, but are more unsure than even in the current federal political climate. As well, complaints are higher than in the past 20

years (for 2016) and for 2017, complaints have been flowing in at a rate two weeks ahead of last year.

Recent complaint summary - Forthcoming

- Michigan Department of Civil Rights
- Fair Housing Center of Southeast and Mid Michigan

Recent settlements (from FHC website)

- Mental/emotional disability, Ypsilanti Township: Welch v Cerda (2016)
- Race, Ypsilanti Township: Scott v Swan Creek (2015)
- Race, Ann Arbor: FHC v Ivanhoe House Apartments (2008)
- Race, Ann Arbor Township: Hatch v Flying Dutchman (2008)

VI. Fair Housing Goals and Priorities

Below is a list of each of the Fair Housing Priorities (chapters) with the summarized list of contributing factors. These factors are included in the chapters with more detail, with the exception of prioritization - which represents the level of need for each factor.

Identifying and Prioritizing Contributing Factors to RECAP areas

Contributing Factor	Prioritization and Justification
<p>Deteriorated and abandoned properties Blight is less of a concern, especially since the City’s recent demolition of a number of vacant and condemned houses. However, for low-income home-owners, there remains an issue of deferred maintenance, and/or need for support to provide regular upkeep and to keep residence in good repair.</p> <p>The increase in rentals is also of concern for residents who do respect a high-level of property maintenance in their neighborhoods.</p>	<p>High - Lower-income homeowners will need support to maintain their homes over time. As well, maintaining African-American homeownership is important to creation of wealth and intergenerational wealth transfer.</p>
<p>Displacement of residents due to economic pressures Lower-incomes overall make the risk of displacement high in both R/ECAPS. Focusing on increasing wages, providing ongoing (re)training and support for youth will be essential in the long-term, with the goal to support existing residents to own and invest in their neighborhoods, rather than be pressed out.</p>	<p>High - R/ECAP residents are some of the most vulnerable to economic pressures in the county. In the southside R/ECAP in particular, there is a great sense of pride and heritage that are important as well. Finding employment, training, education and other supports are essential.</p>
<p>Lack of community revitalization strategies Participants from the Southside focus group were very open and transparent about the support they receive from neighbors and the sense of community they have in their neighborhood. With multiple churches and the Parkridge Community Center, the Southside area has a plethora of community initiatives and support. However, staff recognizes the need for investment and continued engagement with Southside and Leforge residents and stakeholders. With increased communications with Community Action Board resident members and increased investments (such as dedicated CDBG funds) in the RECAPs, staff hopes to improve engagement and community-focused investments.</p>	<p>Medium - The combination of community investment strategies as well as encouragement of public and private investment will help support and strengthen the neighborhood.</p>
<p>Lack of private investments in specific neighborhoods</p>	<p>Medium - The combination of community investment strategies as</p>

<p>With high unemployment rates, high poverty rates, a concentration of housing problems and housing burden, as well as a concentration of children and youth, staff recognizes the need for private investments in the RECAPs. Through programming options of child care, job readiness, and home repair, these issues may be addressed. In the southside R/ECAP, the City of Ypsilanti has created and utilized a property disposition strategy to encourage reuse of tax foreclosed property. They have also implemented a Neighborhood Enterprise Zone to incentivize through tax relief, infill development.</p>	<p>well as encouragement of public and private investment will help support and strengthen the neighborhood.</p>
<p>Lack of public investments in specific neighborhoods, including services or amenities Today, there is a lack of public investment in the Leforge area, and staff recognizes that in the Southside as a R/ECAP, there is room to grow. Both Peninsular Park and Parkridge Park would benefit from ongoing maintenance and additional amenities. As well, pedestrian improvements are in need at Huron River Drive and Leforge Intersections. As mentioned above, increasing communication and engagement with stakeholders and residents is an ongoing goal, and could help push forward the need and demand for investment. Financially, OCED recognizes To support investment one recommendation will be to dedicate CDBG program income to projects in R/ECAPS. the lack of services and amenities within the R/ECAPs, and hopes to dedicate CDBG program income funds to support programs as well as means to create infill development, specifically to quality and affordable housing.</p>	<p>Medium - The combination of community investment strategies as well as encouragement of public and private investment will help support and strengthen the neighborhood.</p>
<p>Land use and zoning laws The Southside R/ECAP was recently down zoned to a single-family district. While this is a common strategy to try and provide more stability and exclusivity for property-owners, it does create problems for those who own a duplex, or who may benefit from additional income of a second unit and or help pay for the costs of infill development. The Leforge area is zoned primarily for mulit-family housing. This is not necessarily problematic, but flexibility in zoning to allow for some commercial uses such as stores, childcare and other supportive uses can assist with the lack of nearby services in the area.</p>	<p>Medium - While these changes may be worthwhile, more engagement with both neighborhoods will be necessary to determine the right next steps.</p>
<p>Location and type of affordable housing Washtenaw County created an inventory of committed affordable units. These are affordable units that have rent and income restrictions through various subsidies, deed restrictions, zoning or other mechanisms. There are 4,220 committed</p>	<p>High - Concentrating much of the committed affordable housing in Ypsilanti in and around the R/ECAPs is one of the key contributing factors to the R/ECAP status. In the county-wide context,</p>

<p>affordable units in Washtenaw County. Committed affordable units in the City of Ypsilanti and Ypsilanti Township make up over half (51%) of these units. More specifically, 15% of the county's committed affordable units are located in Southside and 2.8% are located in Leforge. The concentration of committed affordable housing in these census tracts is problematic, and is likely contributing to the R/ECAP status in both areas. More specifically, of all the committed affordable units in the City of Ypsilanti, 95% of them are located south of Michigan Avenue.</p>	<p>the total number of committed-affordable units in the City of Ypsilanti is 16 less than the number of total committed units in the City of Ann Arbor, with 6 times Ypsilanti's size. Ypsilanti Township is the only other jurisdiction to have more units than the City. Combining Ypsilanti City and Ypsilanti Township make up more than 51% of the county's committed affordable units, but only 21% of the population.</p>
<p>Private discrimination The Fair Housing Center of Central and Southeast Michigan reports an uptick in discrimination complaints from landlords last year and this year. In 2016, complaints in Washtenaw county were at the highest since 1995. And in August of 2017, complaints are already 2 weeks ahead of total complaints the same time in 2016. In focus groups, individuals commented on private discrimination related to disability, race, income and sexual orientation.</p>	<p>Medium- The tight housing market amplifies the role discrimination plays in where and how individuals find housing. The ongoing trend of African-Americans being denied mortgages at a higher rate impacts long-term wealth creation in African-American families and communities.</p>
<p>Lack of regional cooperation- As noted, both R/ECAPs have significant number of youth, but minimal services. This has been identified in City and county plans, but there has been minimal cooperation to address the need for youth programming in the form of recreation, education and mentoring. Parkridge Center does benefit from the ongoing partnership with WAShtenaw Community College, but in some cases the utilization by adjacent residents is minimal. A regional partnership and focus on service provision and supporting youth is a worthy regional effort.</p>	<p>High - As noted, both R/ECAPs have significant number of youth, but minimal services. This has been identified in City and county plans, but there has been minimal cooperation to address the need for youth programming in the form of recreation, education and mentoring. Parkridge Center does benefit from the ongoing partnership with WAShtenaw Community College, but in some cases the utilization by adjacent residents is minimal. A regional partnership and focus on service provision and supporting youth is a worthy regional effort.</p>

Identifying and Prioritizing Contributing Factors to Segregation

Contributing Factor	Prioritization and Justification
<p>Community Opposition Community Opposition continues to be an issue in particular with zoning changes related to increasing density and allowing</p>	<p>High priority - while support is broad for affordable housing in theory, individual projects at specific locations continue to face</p>

<p>group housing that provides support and treatment for groups with mental, physical or substance abuse issues. Additionally, opposition to affordable housing proposals continues, often under the guise of “green or environmental” concerns. When pressed, the conversation usually changes to concerns related to safety, the increase in low-income households and concerns about different races moving into the neighborhood. This has been a limiting factor for increasing affordable housing in high-opportunity areas.</p>	<p>opposition.</p> <p>Ongoing education, outreach and development of advocates to support, rather than oppose these developments, will be essential to success.</p>
<p>Displacement of residents due to economic pressures A few factors are at play with concerns about displacement. As frequently discussed in the Housing Affordability and Economic Equity report, high housing prices in the Ann Arbor area are pushing many households out of Ann Arbor, often to the east side of the county (Ypsilanti and Ypsilanti Township). The high cost of housing, due in part to the presence and dominance of the University of Michigan and University of Michigan Hospital system, impacts renters and homeowners alike.</p> <p>In some cases, loss of committed affordable units has also impacted displacement. Of current concern is Cross Street Village in the City of Ypsilanti, an affordable senior living facility where the property owners have completed the 15 year mandatory affordability period, but are opting out of the 99 year extended affordability period by using the IRS Qualified Contract exemption that allows them to “list” the property the sale. Based on the calculation involved, the cost of the property is listed for sale at \$12,050,000, significantly higher than its appraisal of \$4 million. While the affordability period will extend 3 years, current tenants are seeing rent increases, and are concerned about how long they will be able to stay. Many are already looking to relocate and are finding few affordable options.</p> <p>The Ypsilanti Housing Commission’s Rental Assistance Demonstration (RAD) conversion of all their units is resulting in much improved affordable housing stock through full renovation of units, including demolition and development in some cases. However, the HUD requirement of moving out of public ownership into a public/private partnership may create future issues around limited-term affordability. Ann Arbor Housing Authority is also in the middle of a full RAD conversion, but the AAHA/City of Ann Arbor are maintaining ownership of the land, to control long-term affordability for those properties, providing a 99 year ground lease to the entity developing the property.</p>	<p>High priority - As noted in the Housing Affordability and Economic Equity report (2015) there are two markets in play - a high cost/high income market in Ann Arbor and a lower rent/much lower income problem in both the City of Ypsilanti and Ypsilanti Township. To prevent displacement, an emphasis on raising incomes and decreasing the unemployment rate is the goal for both R/ECAPs and other low opportunity areas and areas with high percentages of residents of color in the county.</p>
<p>Lack of community revitalization strategies</p>	<p>Low priority - There are some</p>

<p>The foreclosure crisis had a particularly negative impact on Ypsilanti Township. In response, the township partnered with Habitat for Humanity and provided resources to develop revitalization strategies in three neighborhoods, West Willow, Gault Village, and Sugarbrook. The partnership includes funding for acquisition and rehab of foreclosure of lower-quality houses for rehabilitation and ownership for low-income households. In addition, Habitat has provided community development support in neighborhood organization capacity building and development, and supportive programs including exterior cleanups, park improvements and more.</p> <p>The City of Ypsilanti has created a disposition policy for vacant lots returned to the city through tax foreclosure coupled with a Neighborhood Enterprise Zone to encourage infill on the southside of the city.</p> <p>Areas lacking any revitalization strategy include the MacArthur Boulevard area of Superior Township, and the Leforge Road area, which straddles both Ypsilanti City and Township.</p>	<p>community revitalization strategies in play in both the City of Ypsilanti and Ypsilanti Township, However, there is a lack of focus on development of neighborhood commercial districts in R/ECAPs and other lower opportunity areas on the east side of the county.</p>
<p>Lack of private investments in specific neighborhoods The City of Ypsilanti has not seen any new residential housing construction (outside of rehabilitation and conversion) in more than 20 years. That said there has been great improvements in commercial stock, RAD conversion of Ypsilanti Housing Commission properties, and investment in rehabilitation of a variety of properties post foreclosure. There are several new prospects in play for the near term, but still a limit in investment, particularly in the south and southeast neighborhoods.</p> <p>Private investment in Ypsilanti township has picked up post-recession with several subdivisions that have stalled being picked up and completed. Additionally there is interest in investment along several corridors. However, the Gault Village shopping area, previously a neighborhood center with a grocery and related convenience shopping is still in transition and with a high degree of vacancy.</p>	<p>Medium priority - Increasing private investment in low-market areas is difficult, as the return on investment will be lower.</p> <p>However, coordinating investment with local bank Community Reinvestment Act plans and priorities can provide support for homeownership, infill, commercial development and other economic development efforts. This could apply to low-opportunity areas throughout the county.</p>
<p>Lack of public investments in specific neighborhoods, including services or amenities Within the City of Ypsilanti, there are a number of amenities including parks, a fairly complete sidewalk network, streetlights, community centers and the link. Due to it's age and funding constraints the City of Ypsilanti has not done a good enough job maintaining it's amenities such as the sidewalk network,</p>	<p>High - Review use of CDBG priority funds as part of 5 year consolidated plan preparation to emphasize use for placemaking and/or community infrastructure needs in low-opportunity areas.</p> <p>This will allow additional public support for these efforts, that are</p>

<p>downtown pedestrian improvements, parks and other basic infrastructure.</p> <p>The city eliminated the recreation programming 2004, and has reduced many maintenance services due to budget constraints over the past 15 years. However, and active community has taken over several roles including the replacement and operation of the City Pool, operation of the Senior Center, and a partnership with WAShtenaw Community College provides programming and education at Parkridge Community Center. However, ongoing facility maintenance is limited to the availability of grant funding and donation support rather than general fund. Investments in Parkridge Park and Peninsula Park (both in R/ECAP areas) has been minimal and focused on maintenance and replacement of existing equipment.</p> <p>Ypsilanti Township has maintained its recreational programming, and expansion of parks and facilities within parks. In the case of West Willow, a partnership between the Township and Habitat for Humanity has resulted in improvements to the neighborhood center, the addition of a park improvement and some park maintenance as well.</p>	<p>often underfunded due to the imbalanced local government revenues.</p>
<p>Lack of regional cooperation</p> <p>Positive regional cooperation include the Urban County and the expansion of the Ann Arbor Transportation Authority to the Ann Arbor Area Transportation Authority, which formally includes the City of Ypsilanti and Ypsilanti Township, While five jurisdictions have adopted the Housing Affordability and Economic Equity report, there is some tension around implementation and regional goals for the effort. In some cases that includes some communities interest in gentrification more than revitalization, and in some cases, limited investment and engagement in removing exclusionary policies.</p>	<p>High - Affordable housing, unequal educational systems, local-government revenue, transportation - all of these are regional issues that cannot be addressed through actions by single units of government. Coordination, shared values and goals will be essential for progress in some of the areas where institutional racism has been and continues to be a barrier to success.</p>
<p>Land use and zoning laws</p> <p>The prevalence of single-family zoning districts making up the bulk of zoning districts throughout the region limits the housing choices, price point asn availability to populations most in need of housing. In some cases, there have been efforts to limit the number of affordable units or use of housing choice vouchers through the use of Planned Unit Development (PUD) zoning. In other communities, PUDs have been utilized to encourage affordable housing. In Washtenaw County, similar to the nation, lower-income populations often includes communities of color.</p>	<p>High - Exclusionary zoning practices including large acre lot sizes, large single-family zoning districts and layers of regulation make development more expensive and more exclusive, especially in the Ann Arbor area.</p>
<p>Lending discrimination</p>	<p>Medium - HMDA data provides a</p>

<p>The recent history of mortgage lending in Washtenaw County as reported through Home Mortgage Disclosure Act (HMDA), shows African-Americans are denied mortgages for single family, duplex, triplex and quad units at a rate often 2-3 times that of whites or Asians. Hispanics are also denied at a much higher rate, than whites or Asians. The smaller number of loan originations does show more fluctuation in the information for Hispanics.</p> <p>Anecdotally, there have been numerous stories of EMU professors looking for housing that are immediately directed to Ann Arbor Housing market by realtors and others, rather than neighborhoods with quality and affordable housing stock within walking or shorter commuting districts. The same goes for steering going on with realtors and lenders related to school districts, with school district boundaries serving as the modern era “redline” districts.</p>	<p>look into loan origination and approval by race and ethnicity. African Americans be turned down more frequently than whites.</p>
<p>Location and type of affordable housing As the map in the Publicly supported Housing Analysis section shows, the City of Ypsilanti and Ypsilanti township host the vast majority of committed affordable housing for the county. This is disproportionate and creates to concentrate areas of poverty. For example, in the City of Ypsilanti, more than 95% of the committed affordable units in the city are located South of Michigan Avenue - this includes the 632 units located in the Southside R/ECAP.</p>	<p>High - When you count in the loss of Cross Street Village, 95% of the City of Ypsilanti’s units are located south of Michigan Avenue. In the county-wide context, the total number of committed-affordable units in the City of Ypsilanti is 16 less than the number of total committed units in the City of Ann Arbor, with 6 times Ypsilanti’s size. Ypsilanti Township is the only other jurisdiction to have more units than the City. Combining Ypsilanti City and Ypsilanti Township make up more than 20% of the county’s committed affordable units, but only x of the population.</p>
<p>Private discrimination Through both surveys and focus groups it was affirmed that discrimination is still an issue in particular for people of color and those with disabilities. In the renters focus group, it was posited that one reason for this ongoing discrimination is a lack of diversity among property managers and landlords.</p>	<p>Medium- The tight housing market amplifies the role discrimination plays in where and how individuals find housing.</p>

Identifying and Prioritizing Contributing Factors to Disparities in Access to Opportunity

<p>Access to financial services Recently the United Way of Washtenaw County convened a working group on financial services and financial literacy related</p>	<p>Medium - Lower-income communities have less banking options than high-income</p>
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<p>to low-income Washtenaw County residents. As part of this, a map of banks, check cashing locations and other financial services was made over the opportunity index above.</p>	<p>communities. As a result lower-income communities rely on check-cashing or other services, which can total up to \$20,000 in fees over the course of a lifetime.</p>
<p>The availability, type, frequency, and reliability of public transportation</p> <p>As mentioned above, In 2016, the Ann Arbor Area Transportation Authority did the largest increase in service since it was formed. As a result, wait times were reduced from an hour to 30 minutes, and in cases of routes in Ypsilanti and Ypsilanti Township, most routes now travel in both directions rather than a one-way loop. While greatly improved, travel times from the following locations to U of M Hospital (for example) usually hover about 1 hour one way:</p> <ul style="list-style-type: none"> ● West Willow Neighborhood - minimum of one hour, one way ● Southside R/ECAP - between 55 and 60 minutes one way ● Leforge R/ECAP - 47-57 minutes depending on route <p>Two hours of travel time, at minimum, puts a burden on residents who also need to take care of family members, run errands, make dinner, etc.</p> <p>As to reliability and on-time performance, 2016 fiscal year data provided by The Ride indicates that 90% of trips were on-time at route endpoints. That number decreased to 84% for on-time performance at all timepoints along the route. Currently on fixed-routes, 43% of bus stops have accessibility enhancements, but 100% of the bus fleet contain accessibility features.</p> <p>The A-Ride service from Ann Arbor Area Transportation Authority also provides shared-ride transportation service for individuals with disabilities. This service is available for individuals within ¾ mile of fixed route service and available. Additionally, A-Ride is available for ADA eligible residents of Ypsilanti, Pittsfield & Superior Township's. who reside beyond the Base Service Area. These riders may request trips to locations within their township on weekdays between 6:30 a.m. and 6:30 p.m. Additional funding permits eligible Pittsfield Twp. riders to travel within the Ann Arbor City limits. Additional funding permits eligible Ypsilanti Twp. riders to travel within the Ypsilanti City limits.</p> <p>Outside of The Ride's service area, People's Express serves residents of Saline; Dial a ride is available to residents of Manchester (including accessible transportation),</p>	<p>High - An analysis of 2016 survey of Michigan Works! Job seekers determined that access to a vehicle was more important for obtaining and keeping a job, even over educational attainment. In cases where access to a car is improbably, transit or other reliable options are essential.</p>

<p>Western-Washtenaw Area Value Express (WAVE), provides affordable transportation to older adults, persons with disabilities and other transit-dependent individuals. The WAVE’s service area includes Chelsea, Dexter and provides an inter-urban express route along Jackson Road. However, many rural areas are not covered by dial-a-ride or other paratransit services.</p>	
<p>Lack of private investments in specific neighborhoods The City of Ypsilanti has not seen any new residential housing construction (outside of rehabilitation and conversion) in more than 20 years. That said there has been great improvements in commercial stock, RAD conversion of Ypsilanti Housing Commission properties, and investment in rehabilitation of a variety of properties post foreclosure. There are several new prospects in play for the near term, but still a limit in investment, particularly in the south and southeast neighborhoods.</p> <p>Private investment in Ypsilanti township has picked up post-recession with several subdivisions that have stalled being picked up and completed. Additionally there is interest in investment along several corridors. However, the Gault Village shopping area, previously a neighborhood center with a grocery and related convenience shopping is still in transition and with a high degree of vacancy.</p>	<p>Medium priority - Increasing private investment in low-market areas is difficult, as the return on investment will be lower.</p> <p>However, coordinating investment with local bank Community Reinvestment Act plans and priorities can provide support for homeownership, infill, commercial development and other economic development efforts. This could apply to low-opportunity areas throughout the county.</p>
<p>Lack of public investments in specific neighborhoods, including services or amenities Within the City of Ypsilanti, there are a number of amenities including parks, a fairly complete sidewalk network, streetlights, community centers and the link. Due to it’s age and funding constraints the City of YPsilanti has not done a good enough job maintaining it’s amenities such as the sidewalk network, downtown pedestrian improvements, parks and other basic infrastructure.</p> <p>The city eliminated the recreation programming 2004, and has reduced many maintenance services due to budget constraints over the past 15 years. However, and active community has taken over several roles including the replacement and operation of the City Pool, operation of the Senior Center, and a partnership with WAShtenaw Community College provides programming and education at Parkridge Community Center. However, ongoing facility maintenance is limited to the availability of grant funding and donation support rather than general fund. Investments in Parkridge Park and Peninsula Park (both in R/ECAP areas) has been minimal and focused on maintenance and replacement of existing equipment.</p>	<p>High - Review use of CDBG priority funds as part of 5-year consolidated plan preparation to emphasize use for placemaking and/or community infrastructure needs in low-opportunity areas.</p> <p>This will allow additional public support for these efforts, that are often underfunded due to the imbalanced local government revenues.</p>

<p>Ypsilanti Township has maintained its recreational programming, and expansion of parks and facilities within parks. In the case of West Willow, a partnership between the Township and Habitat for Humanity has resulted in improvements to the neighborhood center, the addition of a park improvement and some park maintenance as well.</p>	
<p>Lack of regional cooperation Positive regional cooperation include the Urban County and the expansion of the Ann Arbor Transportation Authority to the Ann Arbor Area Transportation Authority, which formally includes the City of Ypsilanti and Ypsilanti Township, While five jurisdictions have adopted the Housing Affordability and Economic Equity report, there is some tension around implementation and regional goals for the effort. In some cases that includes some communities interest in gentrification more than revitalization, and in some cases, limited investment and engagement in removing exclusionary policies.</p> <p>Areas where regional cooperation could benefit include work toward a county-wide public education district, coordinated hiring efforts from anchor institutions, and ongoing coordination on affordable housing for the urbanized area.</p>	<p>High - Affordable housing, unequal educational systems, local-government revenue, transportation - all of these are regional issues that cannot be addressed through actions by single units of government. Coordination, shared values and goals will be essential for progress in some of the areas where institutional racism has been and continues to be a barrier to success.</p>
<p>Land use and zoning laws Land use and zoning laws generally allow for multi-family housing. However, in the City of Ann Arbor, connection fees and development review processes increase the costs of all development, including affordable housing. That said the City of Ann Arbor also has a PILOT ordinance so all units maintained at 60% AMI pay \$1 per unit a year in taxes. The State of Michigan rent control act limits the tools that local units can utilize to incentivize affordable housing developments.</p> <p>The prevalence of single-family zoning districts making up the bulk of zoning districts throughout the region limits the housing choices, price point asn availability to populations most in need of housing. In some cases, there have been efforts to limit the number of affordable units or use of housing choice vouchers through the use of Planned Unit Development (PUD) zoning. In other communities, PUDs have been utilized to encourage affordable housing. In Washtenaw County, similar to the nation, lower-income populations often includes communities of color.</p>	<p>High - Exclusionary zoning practices including large acre lot sizes, large single-family zoning districts and layers of regulation make development more expensive and more exclusive, especially in the Ann Arbor area.</p>
<p>Lending Discrimination</p>	<p>Medium - HMDA data provides a look into loan origination and</p>

<p>Home Mortgage Disclosure Act (HMDA) data from 2007-2015 reveal that African-American's are denied mortgages for single family, duplex, triplex and quad units at a rate often 2-3 times that of whites or Asians. Hispanics are also denied at a much higher rate, than whites or Asians. The smaller number of loan originations does show more fluctuation in the information for Hispanics.</p> <p>Anecdotally, there have been numerous stories of EMU professors looking for housing that are immediately directed to Ann Arbor Housing market by realtors and others, rather than neighborhoods with quality and affordable housing stock within walking or shorter commuting districts. The same goes for steering going on with realtors and lenders related to school districts, with school district boundaries serving as the modern era "redline" districts.</p>	<p>approval by race and ethnicity. African Americans be turned down more frequently than whites.</p>
<p>Location of employers</p> <p>As noted earlier in the chapter, the majority of employers in the county are located in the Ann Arbor and Pittsfield area. The University of Michigan and University of Michigan Hospital employ more people than almost all the other top 20 employers in the county combined. Transit service does link much of the urbanized area to these major employers, however, in several cases in eastside neighborhoods, the commute is one hour one way.</p>	<p>Low - Small businesses are the backbone of the economy. The days of large manufacturing firms taking over old plants and hiring thousands of workers are past. Even the American Center for Mobility will be primarily a leased space with smaller scale business offshoots expected. As such connections to major employers are more essential than trying to attract large-scale employers to the east side.</p>
<p>Location of proficient schools and school assignment policies</p> <p>The less proficient school systems on the eastern side of the county (Ypsilanti Community Schools and Lincoln Schools) are a frequent deterrent for homebuyers with the income and flexibility to purchase or even rent throughout the region. Ann Arbor Public Schools are the primary draw, and further contribute to the high cost of housing in and around Ann Arbor. School district lines have become a modern equivalent of redlining, with more African-American and students of color attending YCS and Lincoln Schools than other county school districts. The result is a vicious circle of individuals with higher incomes and education adding to the expense and exclusivity of Ann Arbor, while households with lower-incomes find themselves in an underperforming and underfunded school district.</p>	<p>High- School district boundaries have become the new "redlining" with realtors emphasizing more successful school districts, and property values matching up clearly with those lines.</p>
<p>Location and type of affordable housing</p>	<p>High - When you count in the loss of Cross Street Village, 95% of the</p>

	<p>City of Ypsilanti’s units are located south of Michigan Avenue. In the county-wide context, the total number of committed-affordable units in the City of Ypsilanti is 16 less than the number of total committed units in the City of Ann Arbor, with 6 times Ypsilanti’s size. Ypsilanti Township is the only other jurisdiction to have more units than the City. Combining Ypsilanti City and Ypsilanti Township make up more than 20% of the county’s committed affordable units, but only x of the population.</p>
<p>Private discrimination The Fair Housing Center of Central and Southeast Michigan reports an uptick in discrimination complaints from landlords last year and this year. In 2016, complaints in Washtenaw county were at the highest since 1995. And in August of 2017, complaints are already 2 weeks ahead of total complaints the same time in 2016. In focus groups, individuals commented on private discrimination related to disability, race, income and sexual orientation.</p>	<p>Medium- The tight housing market amplifies the role discrimination plays in where and how individuals find housing.</p>

Identifying and Prioritizing Contributing Factors to Factors for Disproportionate Housing Needs

Contributing Factor	Prioritization and Justification
<p>Displacement of residents due to economic pressures A few factors are at play with concerns about displacement. As frequently discussed in the Housing Affordability and Economic Equity report, high housing prices in the Ann Arbor area are pushing many households out of Ann Arbor, often to the east side of the county (Ypsilanti and Ypsilanti Township). The high cost of housing, due in part to the presence and dominance of the University of Michigan and University of Michigan Hospital system, impacts renters and homeowners alike.</p> <p>In some cases, loss of committed affordable units has also impacted displacement. Of current concern is Cross Street Village in the City of Ypsilanti, an affordable senior living facility where the property owners have completed the 15 year mandatory affordability period, but are opting out of the 99 year extended affordability period by using the IRS Qualified Contract exemption that allows them to “list” the property the sale. Based</p>	<p>High priority - As noted in the Housing Affordability and Economic Equity report (2015) there are two markets in play - a high cost/high income market in Ann Arbor and a lower rent/much lower income problem in both the City of Ypsilanti and Ypsilanti Township. To prevent displacement, an emphasis on raising incomes and decreasing the unemployment rate is the goal for both R/ECAPs and other low opportunity areas and areas with high percentages of residents of color in the county.</p>

<p>on the calculation involved, the cost of the property is listed for sale at \$12,050,000, significantly higher than its appraisal of \$4 million. While the affordability period will extend 3 years, current tenants are seeing rent increases, and are concerned about how long they will be able to stay. Many are already looking to relocate and are finding few affordable options.</p> <p>The Ypsilanti Housing Commission’s Rental Assistance Demonstration (RAD) conversion of all their units is resulting in much improved affordable housing stock through full renovation of units, including demolition and development in some cases. However, the HUD requirement of moving out of public ownership into a public/private partnership may create future issues around limited-term affordability. Ann Arbor Housing Authority is also in the middle of a full RAD conversion, but the AAHA/City of Ann Arbor are maintaining ownership of the land, to control long-term affordability for those properties, providing a 99 year ground lease to the entity developing the property.</p>	
<p>Lack of private investments in specific neighborhoods The City of Ypsilanti has not seen any new residential housing construction (outside of rehabilitation and conversion) in more than 20 years. That said there has been great improvements in commercial stock, RAD conversion of Ypsilanti Housing Commission properties, and investment in rehabilitation of a variety of properties post foreclosure. There are several new prospects in play for the near term, but still a limit in investment, particularly in the south and southeast neighborhoods.</p> <p>Private investment in Ypsilanti township has picked up post-recession with several subdivisions that have stalled being picked up and completed. Additionally there is interest in investment along several corridors. However, the Gault Village shopping area, previously a neighborhood center with a grocery and related convenience shopping is still in transition and with a high degree of vacancy.</p>	<p>Medium priority - Increasing private investment in low-market areas is difficult, as the return on investment will be lower.</p> <p>However, coordinating investment with local bank Community Reinvestment Act plans and priorities can provide support for homeownership, infill, commercial development and other economic development efforts. This could apply to low-opportunity areas throughout the county.</p>
<p>Lack of public investments in specific neighborhoods, including services or amenities Within the City of Ypsilanti, there are a number of amenities including parks, a fairly complete sidewalk network, streetlights, community centers and the link. Due to it’s age and funding constraints the City of Ypsilanti has not done a good enough job maintaining it’s amenities such as the sidewalk network, downtown pedestrian improvements, parks and other basic infrastructure.</p>	<p>High - Review use of CDBG priority funds as part of 5 year consolidated plan preparation to emphasize use for placemaking and/or community infrastructure needs in low-opportunity areas.</p> <p>This will allow additional public support for these efforts, that are often underfunded due to the imbalanced local government</p>

<p>The city eliminated the recreation programming 2004, and has reduced many maintenance services due to budget constraints over the past 15 years. However, and active community has taken over several roles including the replacement and operation of the City Pool, operation of the Senior Center, and a partnership with WAShtenaw Community College provides programming and education at Parkridge Community Center. However, ongoing facility maintenance is limited to the availability of grant funding and donation support rather than general fund. Investments in Parkridge Park and Peninsula Park (both in R/ECAP areas) has been minimal and focused on maintenance and replacement of existing equipment.</p> <p>Ypsilanti Township has maintained its recreational programming, and expansion of parks and facilities within parks. In the case of West Willow, a partnership between the Township and Habitat for Humanity has resulted in improvements to the neighborhood center, the addition of a park improvement and some park maintenance as well.</p>	<p>revenues.</p>
<p>Land use and zoning laws Land use and zoning laws generally allow for multi-family housing. However, in the City of Ann Arbor, connection fees and development review processes increase the costs of all development, including affordable housing. That said the City of Ann Arbor also has a PILOT ordinance so all units maintained at 60% AMI pay \$1 per unit a year in taxes. The State of Michigan rent control act limits the tools that local units can utilize to incentivize affordable housing developments.</p> <p>The prevalence of single-family zoning districts making up the bulk of zoning districts throughout the region limits the housing choices, price point asn availability to populations most in need of housing. In some cases, there have been efforts to limit the number of affordable units or use of housing choice vouchers through the use of Planned Unit Development (PUD) zoning. In other communities, PUDs have been utilized to encourage affordable housing. In Washtenaw County, similar to the nation, lower-income populations often includes communities of color.</p>	<p>High - Exclusionary zoning practices including large acre lot sizes, large single-family zoning districts and layers of regulation make development more expensive and more exclusive, especially in the Ann Arbor area.</p>
<p>Lending Discrimination Home Mortgage Disclosure Act (HMDA) data from 2007-2015 reveal that African-American's are denied mortgages for single family, duplex, triplex and quad units at a rate often 2-3 times that of whites or Asians. Hispanics are also denied at a much higher rate, than whites or Asians. The smaller number of loan</p>	<p>Medium - HMDA data provides a look into loan origination and approval by race and ethnicity. African Americans be turned down more frequently than whites.</p>

<p>originations does show more fluctuation in the information for Hispanics.</p> <p>Anecdotally, there have been numerous stories of EMU professors looking for housing that are immediately directed to Ann Arbor Housing market by realtors and others, rather than neighborhoods with quality and affordable housing stock within walking or shorter commuting districts. The same goes for steering going on with realtors and lenders related to school districts, with school district boundaries serving as the modern era “redline” districts.</p>	
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Identifying and Prioritizing Contributing Factors to Factors for Publicly Supported Housing

Contributing Factor	Prioritization and Justification
<p>Admissions and occupancy policies and procedures, including preferences in publicly supported housing</p>	
<p>Land use and zoning laws Land use and zoning laws generally allow for multi-family housing. However, in the City of Ann Arbor, connection fees and development review processes increase the costs of all development, including affordable housing. That said the City of Ann Arbor also has a PILOT ordinance so all units maintained at 60% AMI pay \$1 per unit a year in taxes. The State of Michigan rent control act limits the tools that local units can utilize to incentivize affordable housing developments.</p>	<p>High - Exclusionary zoning practices including large acre lot sizes, large single-family zoning districts and layers of regulation make development more expensive and more exclusive, especially in the Ann Arbor area.</p>
<p>Community opposition Community Opposition continues to be an issue in particular with zoning changes related to increasing density and allowing group housing that provides support and treatment for groups with mental, physical or substance abuse issues. Additionally, opposition to affordable housing proposals continues, often under the guise of “green or environmental concerns”. When pressed, the conversation usually changes to concerns related to safety, the increase in low-income households and concerns about different races moving into the neighborhood.</p>	<p>High priority - while support is broad for affordable housing in theory, individual projects at specific locations continue to face opposition.</p> <p>Ongoing education, outreach and development of advocates to support, rather than oppose these developments, will be essential to success.</p>
<p>Impediments to mobility Mobility counseling, designed to assist families in moving from high-poverty to low-poverty neighborhoods, is not available for voucher holders through the Ann Arbor Housing Commission, nor through MSHDA. This is included in the list of recommendations. FMR rents do not cover the cost of most rentals in Ann Arbor (even when increased to 110% of value), and also create a</p>	<p>High - Many voucher-holding households are being priced out of Ann Arbor simply due to rents exceeding fair market value of the voucher. As a result, many are pushed east, and concentrated in specific neighborhoods with less</p>

<p>detrimental situation in east side single family communities with a large number of voucher rentals. In those cases, the FMR covers much more than the mortgage payment, creating an artificial market situation in neighborhoods such as West Willow. Discrimination still exists for voucher holders in finding rental housing as well.</p>	<p>access to employment, education and services.</p>
<p>Lack of private investment in specific neighborhoods The City of Ypsilanti has not seen any new residential housing construction (outside of rehabilitation and conversion) in more than 20 years. That said there has been great improvements in commercial stock, RAD conversion of Ypsilanti Housing Commission properties, and investment in rehabilitation of a variety of properties post foreclosure. There are several new prospects in play for the near term, but still a limit in investment, particularly in the two R/ECAP neighborhoods.</p> <p>Private investment in Ypsilanti township has picked up post-recession with several subdivisions that have previously stalled being purchased and developed. Additionally there is interest in investment along several corridors. However, the Gault Village shopping area, previously a neighborhood center with a grocery and related convenience shopping is still in transition and maintains a high degree of vacancy, putting a burden on adjacent neighborhoods.</p>	<p>Medium priority - Increasing private investment in low-market areas is difficult, as the return on investment will be lower.</p> <p>However, coordinating investment with local bank Community Reinvestment Act plans and priorities can provide support for homeownership, infill, commercial development and other economic development efforts. This could apply to low-opportunity areas throughout the county.</p>
<p>Lack of public investment in specific neighborhoods, including services and amenities Within the City of Ypsilanti, there are a number of amenities including parks, a fairly complete sidewalk network, streetlights, community centers and the link. Due to it's age and funding constraints the City of Ypsilanti has not done a good enough job maintaining it's amenities such as the sidewalk network, downtown pedestrian improvements, parks and other basic infrastructure.</p> <p>The city eliminated the recreation programming 2004, and has reduced many maintenance services due to budget constraints over the past 15 years. However, and active community has taken over several roles including the replacement and operation of the City Pool, operation of the Senior Center, and a partnership with WAShtenaw Community College provides programming and education at Parkridge Community Center. However, ongoing facility maintenance is limited to the availability of grant funding and donation support rather than general fund. Investments in Parkridge Park and Peninsula Park (both in</p>	<p>High - Review use of CDBG priority funds as part of 5 year consolidated plan preparation to emphasize use for placemaking and/or community infrastructure needs in low-opportunity areas.</p> <p>This will allow additional public support for these efforts, that are often underfunded due to the imbalanced local government revenues.</p>

<p>R/ECAP areas) has been minimal and focused on maintenance and replacement of existing equipment.</p> <p>Ypsilanti Township has maintained its recreational programming, and expansion of parks and facilities within parks. In the case of West Willow, a partnership between the Township and Habitat for Humanity has resulted in improvements to the neighborhood center, the addition of a park improvement and some park maintenance as well.</p>	
<p>Lack of regional cooperation Positive regional cooperation include the Urban County and the expansion of the Ann Arbor Transportation Authority to the Ann Arbor Area Transportation Authority, which formally includes the City of Ypsilanti and Ypsilanti Township, While five jurisdictions have adopted the Housing Affordability and Economic Equity report, there is some tension around implementation and regional goals for the effort. In some cases that includes some communities interest in gentrification more than revitalization, and in some cases, limited investment and engagement in removing exclusionary policies.</p>	<p>High - Affordable housing, unequal educational systems, local-government revenue, transportation - all of these are regional issues that cannot be addressed through actions by single units of government. Coordination, shared values and goals will be essential for progress in some of the areas where institutional racism has been and continues to be a barrier to success.</p>
<p>Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs QAP parking requirements often exceed those of local zoning and do not defer to them, creating problems in urban locations, as well as increasing the cost of development. The QAP also has a section that awards points for proposals meeting a community's neighborhood strategic plan, however applicants have frequently noted that it's not clear how to meet this standard.</p>	<p>Medium - QAP criteria has been problematic for infill locations. Regulations in Ann Arbor make development costly.</p>
<p>Source of income discrimination The Fair Housing Center of Southeast and Mid-Michigan notes that some housing providers and banks do not appropriately consider income, including SSI, social security, retirement and other incomes.</p>	<p>Medium - FHC has noted that this is a fairly common occurrence, sometimes made out of misinformation and often deliberately.</p>

Identifying and Prioritizing Contributing Factors of Fair Housing Enforcement, Outreach Capacity and Resources Contributing Factors

Contributing Factor	Prioritization and Justification
<p>Lack of resources for fair housing agencies and organizations</p>	<p>HIGH -complaints increased significantly in 2016 and 2017 (to</p>

<p>Currently the Fair Housing Center of Central and Southeast Michigan’s funding for outreach and enforcement is limited to that of the federal government. In a stakeholder interview, key staff noted that more resources are always needed, but are more unsure than even in the current federal political climate. As well, complaints are higher than in the past 20 years (for 2016) and for 2017, complaints have been flowing in at a rate two weeks ahead of last year.</p>	<p>date). The ability to investigate and enforce is limited by resources.</p>
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Fair Housing Goals

Guided by the contributing factors and prioritization of these factors, the following includes the Fair Housing Goals, which will be incorporated into OCED’s 5-year consolidated plan. Each goal identifies strategies, its priority, a timeframe and measurement of achievement, as well as the contributing factors and fair housing issues. Responsible Program Participants are also included for each goal, as OCED and AAHC plans to work with the existing network of local units, agencies, and partnerships to reach the goals below.

For prioritization, the subcommittee determined high priority goals being important and attainable within 5 years. Goals prioritized as a low priority address more complex issues, which may require more preparation and time to truly address the fair housing issue it addresses.

Goal 1: Align development practices and policies to encourage more affordable housing development		
Discussion: Policy and regulation decisions can either ease or make more difficult the ability to develop affordable housing. These strategies are intended to improve the process throughout zoning, policy, and other regulatory changes.		
Strategies	Priority/Timeframe of Action	Measure of Achievement
Zoning:		
1.1 Encourage accessible affordable housing units near transit or other key services at activity centers through zoning changes e.g. Transit-oriented developments (TOD)	Medium/High Priority 1-2 years	Review of ordinances and/or draft ordinances. City of Ann Arbor expecting to draft ordinances changes by spring 2018
1.2 Support local units to implement zoning strategies to develop housing products (i.e. duplexes, accessory dwelling units) in single-family neighborhoods	Low Priority 1-5 years	Issue discussed by relevant governing bodies (board and/or commissions) and/or drafted ordinance changes
Policy:		
1.3 Encourage the use of publicly owned land in high opportunity markets for affordable housing or proceeds go toward affordable housing development	Medium Priority 1-5 years	Review of locations and ownership of public land (could include school, university or other public agencies). Could include identification of parcels for disposition
1.4 Prioritize public subsidies/incentives (i.e. brownfield development) for affordable housing developments in high opportunity markets	Medium Priority 1-5 years	Review and/or changes to policies related to incentives or subsidies.
1.5 For publicly supported housing, coordinate rental inspection process between HUD, MSHDA, and local regulations to avoid duplicative administrative burden	Low Priority 1-5 years	Review requirements and potential overlap between inspecting agencies. Potentially change inspection policy in relevant local units.
Contributing Factors: Lack of affordable, accessible housing in a range of unit sizes; Location and type of affordable housing; Land use and zoning laws;		

Community opposition
Fair Housing Issues: Disproportionate Housing Needs; Segregation/Integration
Responsible Program Participants: Reimagine Washtenaw, City of Ann Arbor, City of Ypsilanti, local units, OCED, WCRBA

Goal 2: Coordinate public and private investments in low opportunity areas

Discussion: Low opportunity areas have not received the same public and private investment to provide support and amenities to residents. Strategies below are intended to encourage revitalization without gentrification.

Strategies	Priority/Timeframe of Action	Measure of Achievement
2.1 Prioritize and incentivize infill development for home ownership in lower opportunity markets (City of Ypsilanti Neighborhood Enterprise Zone (NEZ), Youthbuild in YTown)	Medium Priority 1-5 years	Inquiries and/or new infill single-family or duplex development in lower opportunity areas.
2.2 Engage with Community Reinvestment Act Committee in Washtenaw County to align efforts with County housing and economic development priorities	Medium priority Annual	Regular participation by OCED and partner agencies and communities on local Reinvestment Act Committee
2.3 Support and prioritize CDBG funds as follows: <ul style="list-style-type: none"> Placemaking and community infrastructure improvements Commit program income to projects in RECAP areas 	High Priority Year 1; Ongoing	As part of upcoming 5 year consolidated planning process: 1- Review CDBG priority project funding, potentially providing points for placemaking projects in low-opportunity areas 2- CDBG program income annually committed to projects in R/ECAP areas
2.4 Provide resources such as technical assistance, volunteer services, and possible grants that low-income older adult homeowners can use to avoid property code violations (i.e West Willow and Sheriff's Office).	Medium 1-5 years	Track use of sheriff department snow removal service; track number of participants in West Willow senior support program;
2.5 Provide and share models (promising practices) for addressing blight and/or neighborhood stabilization practices in low opportunity areas	Low Priority 1-5 years	Summary document of strategies prepared and available including contact info to relevant local experts.

Contributing Factors: Lack of private investment in specific neighborhoods; Lack of public investment in specific neighborhoods, including services or amenities; Access to financial services; Deteriorated and abandoned properties; Lack of community revitalization strategies

Fair Housing Issues: Disproportionate Housing Needs; Disparities in Access to Opportunity; RECAPs; Segregation/Integration

Responsible Program Participants: Housing Bureau for Seniors, Urban County Executive Committee, Local units, City of Ypsilanti, Ypsilanti Township, OCED, Sheriff's Office, Habitat for Humanity of Huron Valley

Goal 3: Improve options for housing voucher holder to move to opportunity

Discussion: A concentration of housing choice voucher use on the east side of the county is a result of lower rents coupled with availability of single family houses for rent. These strategies are intended to provide balance in usage while aiding individual households to have a broader choice in where to find housing.

Strategies	Priority/Timeframe of Action	Measure of Achievement
3.1 Support for HUD rule implementation (i.e. administrative fees) to help MSHDA fund a voucher counselor for Washtenaw County and create a Counselor position at the Ann Arbor Housing Commission	High Priority 1-2 years	Local units contact federal representatives (and others) to encourage implementation of rule change.
3.2 Review small-market area rule to see if adjustments would benefit voucher-holders	Low Priority 1-2 years	Options developed and considered by local units and Ann Arbor Housing Commission.
3.3 Review local housing authorities' process for administering Rent Reasonable Tests	Medium Priority 1-2 years	Options for tests reviewed, and potential changes considered and/or adopted.
3.4 Advocate changes in HUD rules to allow increase in voucher amounts in lower poverty areas (payment standards with 110% limit)	Medium Priority 1-5 years	Local units contact federal representatives and/or MSHDA about increasing voucher percentage applied in high opportunity markets. .
3.5 Outreach of "Voucher to Home-Ownership" program in single-family neighborhoods with high concentration of voucher use	Medium Priority 1-5 years	Update to marketing materials. Contact with landlords in single-family neighborhoods to see if they will consider selling; Marketing to voucher holders in same single family neighborhoods

Contributing Factors: Land use and zoning laws; Impediments to mobility; Quality of affordable housing information programs; *Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs*

Fair Housing Issues: Disproportionate Housing Needs; Publicly Supported Housing; RECAPs; Segregation/Integration

Responsible Program Participants: Ann Arbor Housing Commission, Ypsilanti Housing Commission, HUD, MSHDA, OCED, local units

Goal 4: Add and preserve affordable housing stock

Discussion: The need to add and preserve affordable housing stock is universally agreed upon among local units. Strategies below support the goals developed from the 2015 Housing Affordability and Economic Equity Analysis.

Strategies	Priority/Timeframe of Action	Measure of Achievement
4.1 Develop strategy to maintain affordability for rental housing that is reaching the end of their affordability period (LIHTC)	High Priority 1-5 years	Inventory completed. Plan developed for intervening when possible..
4.2 Track inventory of committed affordable units in Ann Arbor, Pittsfield Township, City of Ypsilanti and Ypsilanti Township	High Priority Ongoing	Make additions and subtractions annually, and making net changes public.
4.3 Explore community land trusts to preserve affordability	Medium Priority 1-5 years	Explore community land trust approaches including Baltimore and other low market areas.
4.4 Explore strategies to create regular funding stream for affordable housing fund(s)	High Priority 1-5 years	Determine options, explore implementation of each with both City of Ann Arbor, Washtenaw County and others.
4.5 Track progress of goals from Housing Affordability and Economic Equity Analysis Report, specifically to: <ul style="list-style-type: none"> ● Add 140 units per year in City of Ann Arbor ● Add 17 units per year in Pittsfield Township ● Add/grow 69 College-educated residents per year in City of Ypsilanti ● Add/grow 140 College-educated residents per year in Ypsilanti Township 	High Priority 1-5 years (20 year goal)	Affordable Hourdable/Equity Leadership team creates annual reports for implementation of plan <ul style="list-style-type: none"> ● Continue creation of annual work plan ● Track successes and challenges ● Track overall progress with broad goal as well
4.6 Encourage local units to request affordable units in new residential developments.	Low priority 1-5 years	Connect with development leads at local units in the urbanized area to support their work to include affordable units in residential development.
Contributing Factors: The availability of affordable units in a range of sizes; Lack of affordable, accessible housing in a range of unit sizes; Location and type of affordable housing; Displacement of residents due to economic pressures; Community opposition		
Fair Housing Issues: Disproportionate Housing Needs; Publicly Supported Housing; Segregation/Integration; RECAPs		
Responsible Program Participants: OCED; City of Ann Arbor; Pittsfield Township; City of Ypsilanti; Ypsilanti Township		

Goal 5: Provide ongoing education and advocacy around fair housing		
Discussion: Frequent turnover of staff and elected officials makes fair housing education and advocacy an ongoing need.		
Strategies	Priority/Timeframe of Action	Measure of Achievement
5.1 Educate and advocate on the benefits of integrated and mixed-income communities	High Priority 1-5 years	Connect local units and interested parties to Washtenaw Alliance newsletter which provides advocacy and education on Affordable housing.
5.2 Amplify FHC outreach and education efforts through government and nonprofit partners	Low Priority Annually	<ul style="list-style-type: none"> ● Provide local units through Urban County Executive Committee information to include on their website regarding Fair Housing ● Assist jurisdictions that are new to the Urban County to collect baseline data regarding fair housing issues. ● Choose and provide fair housing education each year to UCEC
5.3 Provide FH information to new jurisdictions in Urban County Executive Committee, and include in new member orientation	Low Priority Annually	Update orientation materials to include fair housing information.
5.4 Update Urban County Fair Housing policy to reflect needs and goals	High Priority Annually	Review, edit and adopt updated policy.
5.5 Develop guidebook for local units about legal resources for tenants with criminal background	Medium Priority Annually	Research and develop guidebook, and make it available for local units use.
5.6 Provide annual education and training to local government officials about the needs for more affordable housing	Low Priority Annually	Maintain and update county affordable housing website, and make resources available to local units annually.
Contributing Factors: Lack of resources for fair housing agencies and organizations; Quality of affordable housing information programs; Community opposition		
Fair Housing Issues: RECAPs; Access to Opportunity; Segregation/Integration; Disproportionate Housing Needs; Fair Housing Enforcement, Outreach Capacity, and Resources Analysis		
Responsible Program Participants: OCED, The Fair Housing Center for Southeast and Mid Michigan, Urban County Executive Committee, Local units, WHA		

Goal 6: Work to increase employment opportunities in low opportunity areas

Discussion: While Washtenaw County performs well on many levels as a great place to live, there is a great disparity between those who prosper and those who don't. Addressing the pockets of high unemployment will help address this disparity.

Strategies	Priority/Timeframe of Action	Measure of Achievement
6.1 Partner with relevant agencies to identify skills gap in the labor market's hiring pipeline and connect residents to training and employment opportunities, particularly in RECAPs and areas with high unemployment rates.	High Priority 1-5 years	Assessment of skills gap completed for county, and for census tracts/neighborhoods with high unemployment.
6.2 Explore targeted hiring and/or training programs from anchor institutions to recruit and train residents in RECAPs and areas with high unemployment rates	High Priority 1-5 years	Connect with local anchor institutions to determine if pilot hiring and training program can be developed to hire from target neighborhoods.
6.3 Explore hiring policies to not exclude individuals with criminal backgrounds <ul style="list-style-type: none"> ● Assess hiring process in HR (going beyond Ban the Box) 	High Priority 1-5 years	Follow up with relevant HR departments to determine options and/or find ways to implement changes.
6.4 Local governments and agencies work to hire and train staff that reflects racial and ethnic makeup the communities they serve, including bilingual speakers	Medium Priority 1-5 years	Review racial makeup of employees and board/commission members. Identify strategies to market to diverse populations for both hiring and board and committee appointments.

Contributing Factors: Location of employers; Community revitalization strategies

Fair Housing Issues: Access to Opportunity; RECAPs; Segregation/Integration

Responsible Program Participants: Local units, Michigan Works!, Anchor institutions

Goal 7: Support educational and personal growth of youth in low opportunity areas

Discussion: There is significant disparity between the various school districts in the county. R/ECAPs and other low opportunity areas have high child poverty, and lack recreational and other opportunities of higher opportunity neighborhoods.

Strategies	Priority/Timeframe of Action	Measure of Achievement
7.1 Coordinate services and programs including recreation activities, mentoring, and experiential learning for youth	Medium Priority 1-5 years	Increase in youth programming in R/ECAPs and low opportunity areas
7.2 Support efforts to create equitable county-wide public education system	Low Priority 1-5 years	Explore options and long-range strategy for creating equitable system.
7.3 Increase access to quality child care options for lower opportunity residents	1-5 years	Measurements to be established in upcoming Coordinated Funding grant cycle.

Contributing Factors: Location of proficient schools and school assignment policies; Access to proficient schools for persons with disabilities; Lack of private investment in specific neighborhoods; Lack of public investment in specific neighborhoods, including services or amenities; Land use and zoning

Fair Housing Issues: RECAPs; Segregation/Integration; Disparities in Access to Opportunity

Responsible Program Participants: OCED, WISD, YMCA (and agencies with youth programming), Coordinated Funders, Success by 6, County Parks, City of Ypsilanti, Ypsilanti Township

Goal 8: Boost existing services to improve accessibility and affordability for persons with disabilities and people experiencing homelessness

Discussion: These strategies address the need for accessible, affordable housing for persons with disability and for individuals and families experiencing homelessness.

Strategies	Priority/Timeframe of Action	Measure of Achievement
8.1 Restart County Accessibility Ramp Program for owner occupants	High Priority 1 year/ maintain 1-5 years	Review program. Number of accessible ramp applications and number of ramps installed.
8.2 Continue to prioritize resources to develop permanent supportive housing for persons experiencing homelessness	High Priority Annually	Continuum of Care prioritizes permanent supportive housing in during funding cycles.
8.3 Review HOME RFP prioritization to encourage affordable homeownership and rental housing preservation and development for persons with disabilities	High Priority 1-5 years	HOME RFP is reviewed and recommendations presented/adopted by Urban County Executive Committee
8.4 Integrate fair housing regulations for multi-family development into review process by working with local building departments to develop a checklist	Medium Priority 1-2 years	Checklist developed and shared with relevant departments.

Contributing Factors: Lack of assistance of housing accessibility modifications; Access to publicly supported housing for persons with disabilities; Regulatory barriers to providing housing and supportive services for persons with disabilities; Lack of affordable in-home or community based supportive services; Lack of affordable, integrated housing for individuals who need supportive services; Lack of affordable, accessible housing in a range of unit sizes

Fair Housing Issues: Segregation/Integration; Publicly Supported Housing; Disability and Access; Disparities in Access to Opportunity

Responsible Program Participants: Continuum of Care, WHA, AAHC, YHC, OCED, Washtenaw County, CIL, Local units

Goal 9: Improve transportation options in low opportunity areas

Discussion: Transportation is essential to employment and education opportunities as well as quality of life. Strategies below capitalize on existing partnerships with local units and organizations, as well as the Ann Arbor Area Transit Authority (AAATA), in efforts to improve access to transportation.

Strategies	Priority/Timeframe of Action	Measure of Achievement
9.1 Support partnerships between local governments, private employers, anchor institutions, and neighborhood organizations to develop transportation options that connect low income and protected populations living in concentrated areas of poverty with job opportunities	Medium Priority 1-5 years	Exploration of other options is considered through both formal and information means. Additional transportation options provided.
9.2 Collaborate with The Ride service to evaluate how transit meets needs for residents in low opportunity areas	High Priority 1-5 years	Review of recent changes completed by The Ride and adjustments made. The Ride develops operational interpretations and metrics for their recent goal change “People throughout the Area have equitable access to opportunity through AAATA services”
9.3 Encourage planning and implementation for multi-modal transportation with emphasis on non-motorized linkages	Medium Priority 1-5 years	Regional non-motorized plans receive regular updates. County supports grant applications for multi-modal transportation and non-motorized linkages.

Contributing Factors: Access to transportation for persons with disabilities; The availability, type, frequency, and reliability of public transportation; Inaccessible buildings, sidewalks, pedestrian crossings, and other infrastructure; Location of accessible housing; Location and type of affordable housing

Fair Housing Issues: Disparities in Access to Opportunity; Segregation/Integration; RECAPs

Responsible Program Participants: AAATA, WATS, RTA, Anchor institutions, Local units, Neighborhood Associations

Goal 10: Create and maintain ongoing resident engagement in R/ECAPs and low opportunity areas		
Discussion: Outreach for AFH helped engage key segments of the county, but ongoing engagement is essential to fair housing and equity.		
Strategies	Priority/Timeframe of Action	Measure of Achievement
10.1 Expand role of Community Action Board resident members to increase two-way flow of communication	High Priority Annually	CAB board members regularly provide updates to community. CAB board members share neighborhood efforts with board.
10.2 Connect with residents and stakeholders in Leforge, MacArthur, and Whitmore Lake	Medium Priority 1-5 years	Events held in each community; ongoing communications through Urban County members and neighborhood leaders/ambassadors.
10.3 Support and utilize Washtenaw Public Health neighborhood liaisons	Medium Priority Ongoing	
10.4 Explore translation services related to outreach for Hispanic/Latino communities, Chinese communities, and other populations	Low Priority 1-5 years	Work with City of Ann Arbor on potential to provide some Chinese translation,
Contributing Factors: Lack of community revitalization strategies; Lack of public investment in specific neighborhoods, including services or amenities		
Fair Housing Issues: RECAPs; Segregation/Integration; Disparities in Access to Opportunity; Outreach Capacity and Resources Analysis		
Responsible Program Participants: Community Action Board, Washtenaw County Public Health, OCED, Local units, Neighborhood Association, WICIR		