

# Affordable ADU Density Bonus

Ann Arbor Community Land Trust



[www.A2CLT.org](http://www.A2CLT.org)



**THE ANNIE**  
3 BED/1.5 BATHS

Virtual Walk Through



## Affordable ADU Density Bonus Ordinance Amendment

For lots where all units are permanently affordable to households averaging at or below the Area Median Income (AMI), a two-story ADU may have a maximum of 1100 sf of floor area of finished space, excluding stairways, stair landings, and unfinished basements.



1200+ sf ADUs are legal in the state of California, Montana, Portland, OR, Fayetteville, AR,

# The Ann Arbor Community Land Trust is a nonprofit developer and long-term steward of housing on behalf of the community.

## Home Ownership

new homes at  
affordable prices

## Eligibility

critical workers  
who are essential  
to the life of the city

## Permanent Affordability

deed restrictions  
with a fixed rate of  
appreciation

## Lower Costs

savings on  
commuting,  
vehicles, wifi, and  
energy

## Community

community board  
and strong  
social ties

A member of the Grounded Solutions Network of 344+ CLTs in the U.S.



# A2CLT Founding Board of Directors



**Robin Hall**  
President

Robin Hall has a University of Michigan degree in Civil & Environmental Engineering and an MBA from Michigan State University. She worked as a civil engineering municipal consultant in Metro Detroit, then pivoted to corporate technology sales with IBM, Dell and Salesforce. Robin is an Ann Arbor resident, real estate investor, and owner of the Ann Arbor location of We Rock the Spectrum, a sensory-friendly kids gym. She is currently Vice President of the Ann Arbor chapter of Jack and Jill of America.



**Omar Uddin**  
Vice President

Omar Uddin is the Principal of Uddin Development Consulting (UDC), a consulting firm that provides technical assistance services, financial models, and underwriting for real estate development projects. Prior to founding UDC, Omar worked for Equitable Ann Arbor (EA2) Land Trust as an administrative assistant and analyst; his focus was working with various stakeholders to pitch potential mixed-use affordable housing projects. Omar holds a BBA from the University of Michigan Ross School of Business.



**Sarah Lorenz**  
Executive  
Director

Sarah Lorenz is an Ann Arbor native who made a career change to address Ann Arbor's intensifying housing crisis with nonprofit development. Sarah holds a Michigan real estate license and is enrolled in the Real Estate Development Graduate Credential program at the University of Michigan. She is the founder of the Ann Arbor Community Land Trust and co-founder, with Peter Allen, of the Equitable Ann Arbor Land Trust, a nonprofit housing and placemaking advocacy group.



**Doug Selby**  
Treasurer

Doug Selby is a building science expert, co-founder of Meadowlark Design+Build, and founder of Volta Homes. Doug holds a BS in Chemistry from Michigan State and worked as a pharmaceutical chemist and cancer researcher before leaving the laboratory to become a builder. Passionate about carbon-positive and data-driven construction, Doug is an early adopter of deep energy construction. Doug continues to innovate on methods for making zero-energy and carbon-neutral buildings more common and easier to build.



**Greg Bolino**

Greg is a business leader with over 35 years of consulting and management experience, advising executives in utilities, telecommunications, media, and retail. He was Managing Director at Accenture and led the Utilities Strategy practice in North America, the UK, and Ireland. His extensive work with utilities focused on the evolving utility business model, including utility of future strategies, energy services, grid investment, and regulatory strategies. He also held leadership roles at multiple consulting companies and two venture-backed startups.



**John Mirsky**

A former Bosch executive for 37 years, John now serves on the Ann Arbor Energy Commission and as its liaison to the Environment Commission. He is co-founder of Solar Faithful, a nonprofit offering solar installation options to religious organizations. He is a member of the Washtenaw Zero Waste Coalition and the Wolfpack, an environmental advocacy group. John served for three years as the Executive Policy Advisor for Sustainability to the City Administrator and five years as a member of the advisory board at U-M College of Engineering's Integrated Systems + Design department.



A2CLT hopes to build many, many homes, starting now, and under the zoning of the new Comp Plan.



# Affordability NOW

## A2CLT's Formula

Small homes

**Two homes on every lot**

Large homebuilding company

MSHDA grants & Housing TIF



MAKE IT LEGAL  
TO BUILD  
THESE HOMES AGAIN

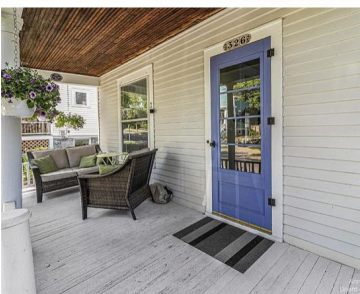
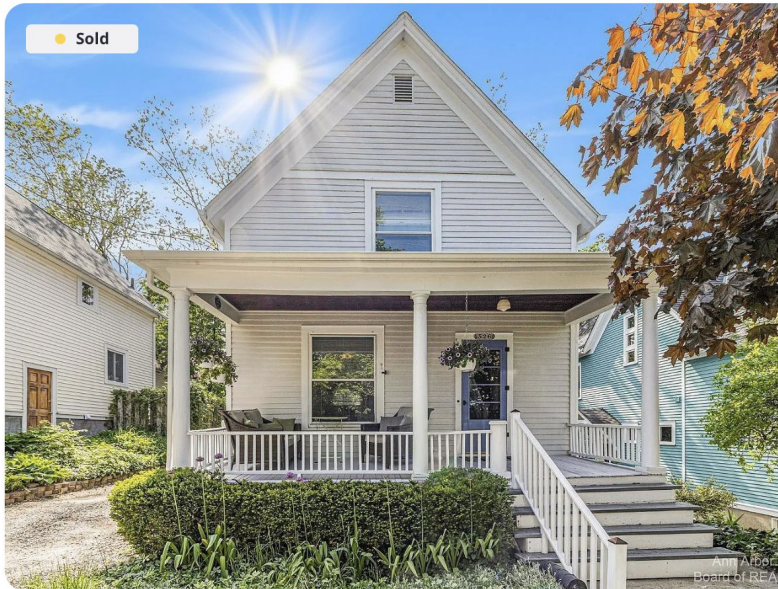




Back to search



Sold



Existing 1275 sf home  
3484 sf lot



A2CLT  
home



**\$567,000**

326 Mulholland Ave, Ann Arbor, MI 48103

Est. refi payment: \$3,741/mo [Refinance your loan](#)



Single Family Residence



Built in 1916



4,384.8 Square Feet Lot



\$629,300 Zestimate®



\$445/sqft



\$2,818 Estimated rent



< Back to search



**\$265,000**

517 Snyder Ave, Ann Arbor, MI 48103

Est. refi payment: \$1,771/mo [Refinance your loan](#)

Condominium

Built in 1952

-- sqft lot

\$308,400 Zestimate®

\$283/sqft

\$2,157 Estimated rent

**2**  
beds

**1**  
baths

**935**  
sqft

Existing attached 2-unit homes on 2493 sf lots with zero lot line



A2CLT 2-unit homes



100 Homes Program

Administrative Hearings  
Bureau

Child Care Business

Economic Development

Fees

Fences

Fix 36 Program

Forms, Applications & Permits

Grant Administration

Municipal Regulations

Housing Rehabilitation  
Assistance

Inspections

Medical and Adult Use  
Marijuana Licensing

Planning & Zoning

Plan Review & Permits

Property Search

Residential Property  
Registrations

Zoning

[Home](#) • [Your Government](#) • [Departments](#) • [Community Development](#)  
• [100 Homes Program](#)

## 100 Homes Program



### About the Program

The City of Jackson 100 Homes Program aims to construct 100 new houses in the City of Jackson, utilizing vacant City-owned residential lots. All homes will be sold to qualified buyers earning up to 120% of the Area Median Income (also known as AMI). Residents and current non-residents can purchase these homes, with a traditional mortgage, and all homes must be owner-occupied.

The City of Jackson will provide \$25,000 in down-payment assistance per home. Applicants are also encouraged to apply for an additional \$10,000 of down payment assistance through the Michigan State Housing Development Authority (MSHDA).



Home under construction on Sulgrave Street, Norfolk Colonial Plan

Norfolk Homes  
Ann Arbor company

Jackson, MI 100 homes  
Pontiac, MI 100+ homes

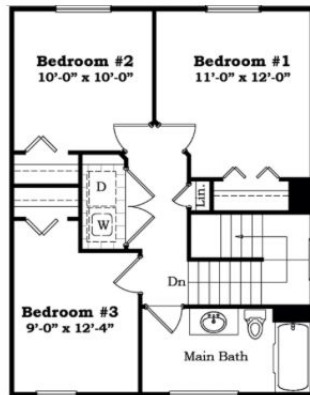
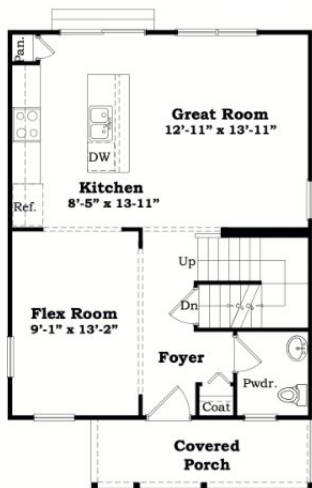
Sales Price: \$175,000+

WE CAN BUILD 100+  
HOMES, TOO!



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3 BED/1.5 BATHS

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## 1 SMALL HOME PER LOT

\$150,000 lot

\$50,000 utilities & city fees

\$200,000 construction

\$50,000 sustainability upgrades

**\$450,000** nonprofit cost

## 2 SMALL HOMES PER LOT

\$150,000 lot

\$50,000 utilities & city fees

\$400,000 construction

\$100,000 sustainability upgrades

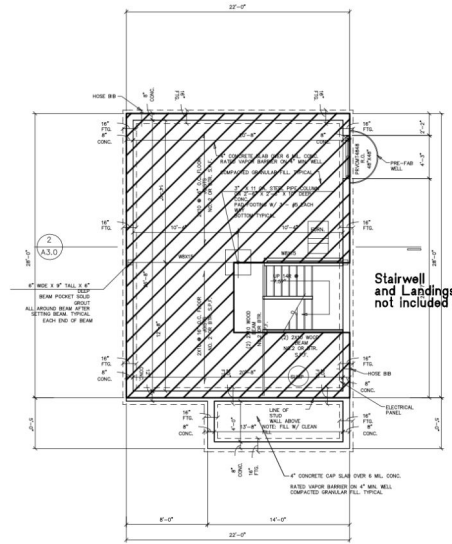
**\$750,000** / 2 = **\$350,000** each

With MSHDA Grants or Housing TIF =

**\$125,000 \$225,000 \$325,000**

- Most cost-efficient infill home possible
- Most desirable housing plan to A2CLT buyers
- Permanently affordable for families for the next 150 years
- 1072 sf floor area finished living space/above ground
- 22x28, 616 sf footprint, 1232 sf
- 1608 sf floor area including unfinished basement

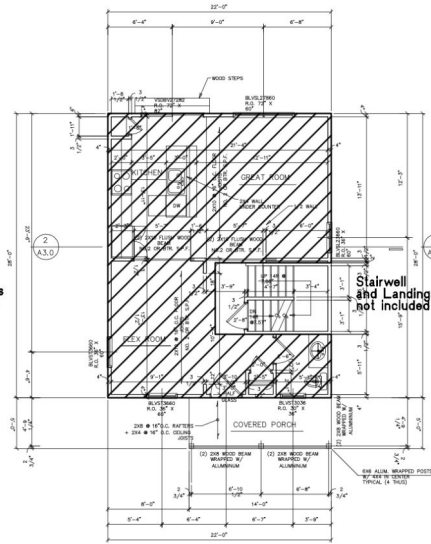
Basement Floor Area  
City of Ann Arbor Definition  
536 GSF



FOUNDATION PLAN

1/8" = 1'-0"

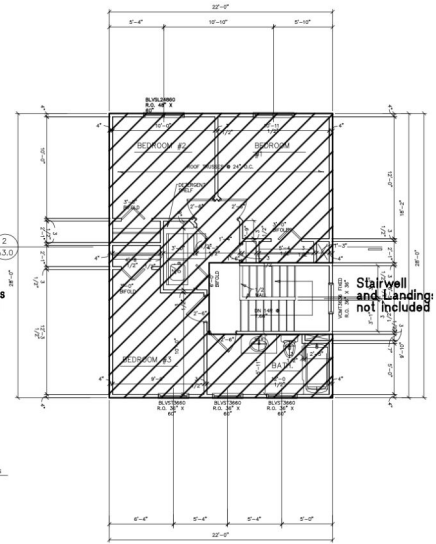
First Floor Area  
City of Ann Arbor Definition  
536 GSF



FIRST FLOOR PLAN

1/8" = 1'-0"

Second Floor Area  
City of Ann Arbor Definition  
536 GSF



SECOND FLOOR PLAN

1/8" = 1'-0"



# We Need 3 Bedroom Homes



\$13,000

to upgrade from 800 sf, 2 bed  
to 1232 sf, 3 bed

150 year lifespan

# Why Not Rezone to R2?

- Longer process; A2CLT wants to build 50+/year
- Higher prices—surveys, fees, holding costs
- Neighbor opposition to spot zoning
- R2 doesn't allow private drives for 3-deep lots like R1 does
- Lenders reluctant to fund if it's not by-right
- Buyers can't risk their precious down payment if it's not by-right

# Managing Permanent Affordability

A2CLT was founded to manage permanent affordability. With permanent affordability controls, we can create affordability RIGHT NOW.

A2CLT/CITY PUBLIC-PRIVATE PARTNERSHIP  
BOARD SEAT FOR CITY OFFICIAL  
DEED RESTRICTION/GROUND LEASE/MASTER DEED  
DISTINCTIVE A2CLT HOME DESIGNS  
COMMEMORATIVE PORCH PLAQUES

# We Are Ready

We have 500+ buyers with down payments.

We have land for 50+ homes per year.

We have a company that can build hundreds of homes.

**We just need the zoning to allow it.**

# Let's build the homes we need.

**Ann Arbor Community Land Trust**

[www.A2CLT.org](http://www.A2CLT.org)



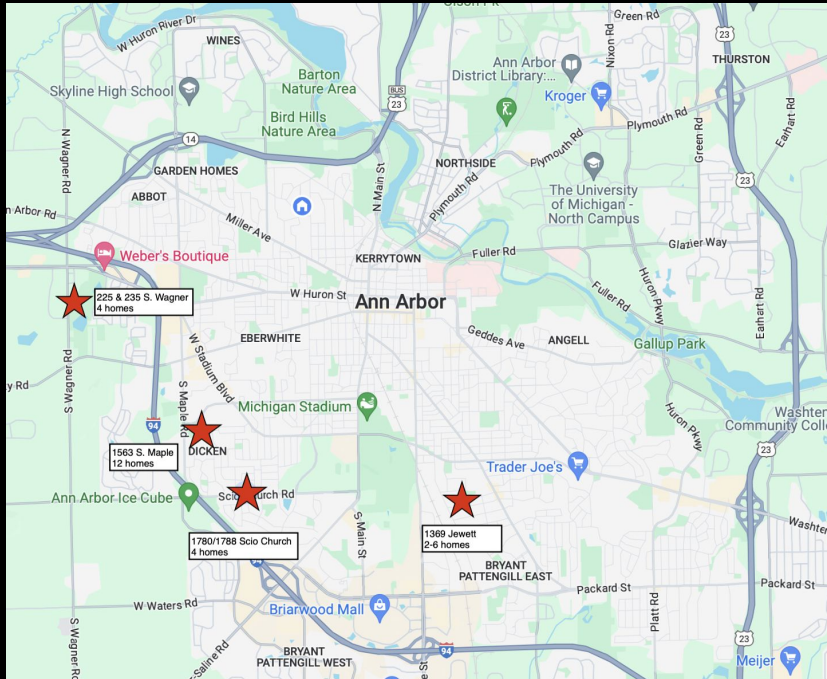
# Appendix: Inaugural Buyers

**Ann Arbor Community Land Trust**

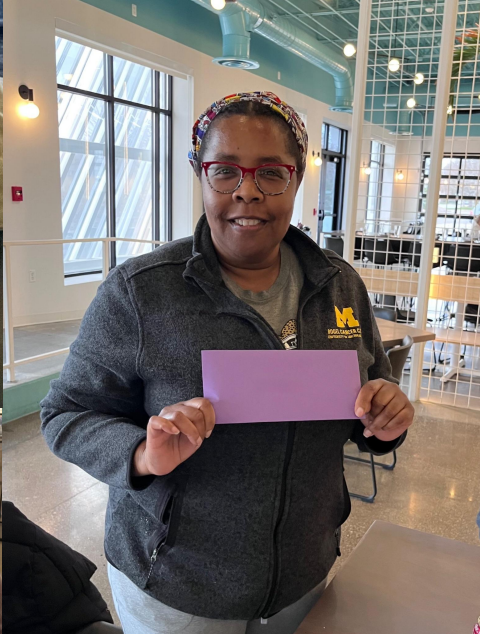
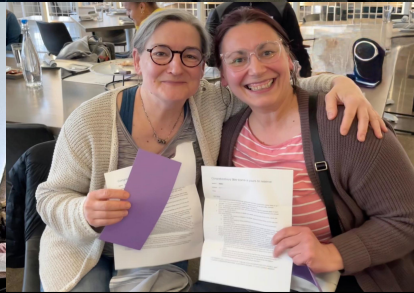
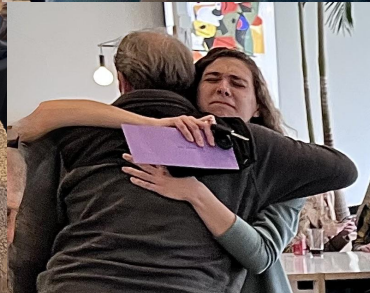
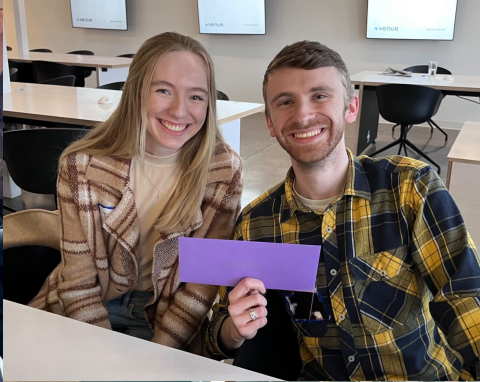
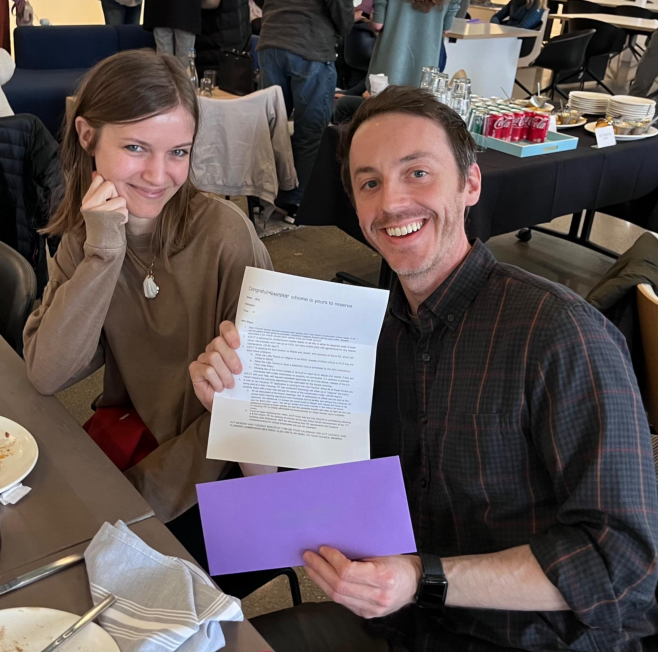
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# The Townie Homes

\$125,000, \$225,000, \$325,000



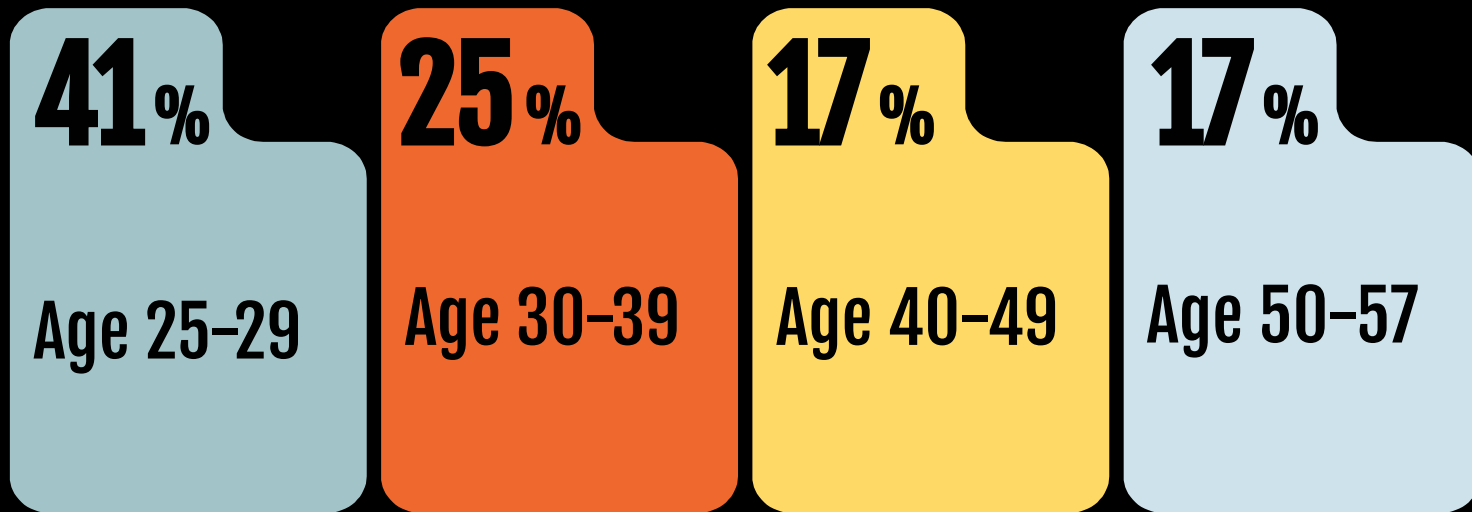






# A2CLT Buyers

## Age Brackets



24 Households

# A2CLT Inaugural Buyers

## Demographics

**71%**

First Time  
Homebuyer

**58%**

Female

**24%**

Minority

**21%**

Some  
college /  
post-secon  
dary

**71%**

Single  
Head of  
Household

24 Households

# A2CLT Inaugural Buyers

Income

**50%**

AMI & below  
households

\$125,000

A2CLT homes

**70%**

AMI & below  
households

\$225,000

A2CLT homes

**90%**

AMI & below  
households

\$325,000

A2CLT homes

**150%**

AMI

required for Ann Arbor  
\$600,000+ median home  
price

A2CLT buyers priced out

Research Area Specialist

Teacher

Transit Coach Operator

Deputy  
Court Clerk

School Counselor

Student Experience Coordinator

Library Technician

Teacher's Assistant

Specimen Processor

Dermatology Researcher

Impact Scholar  
Postdoctoral Researcher

Project Manager

Instructional

Lecturer

Production Specialist

Lab Research Technician

Resident Physician

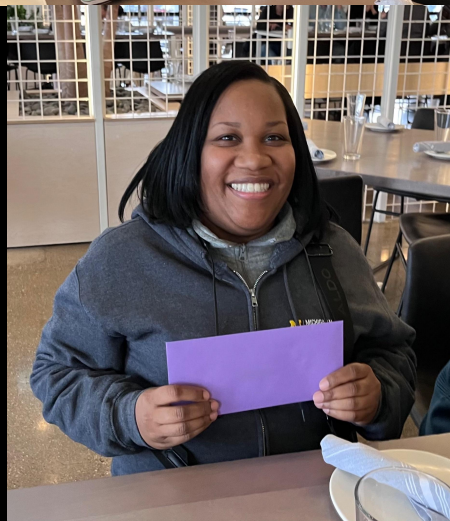
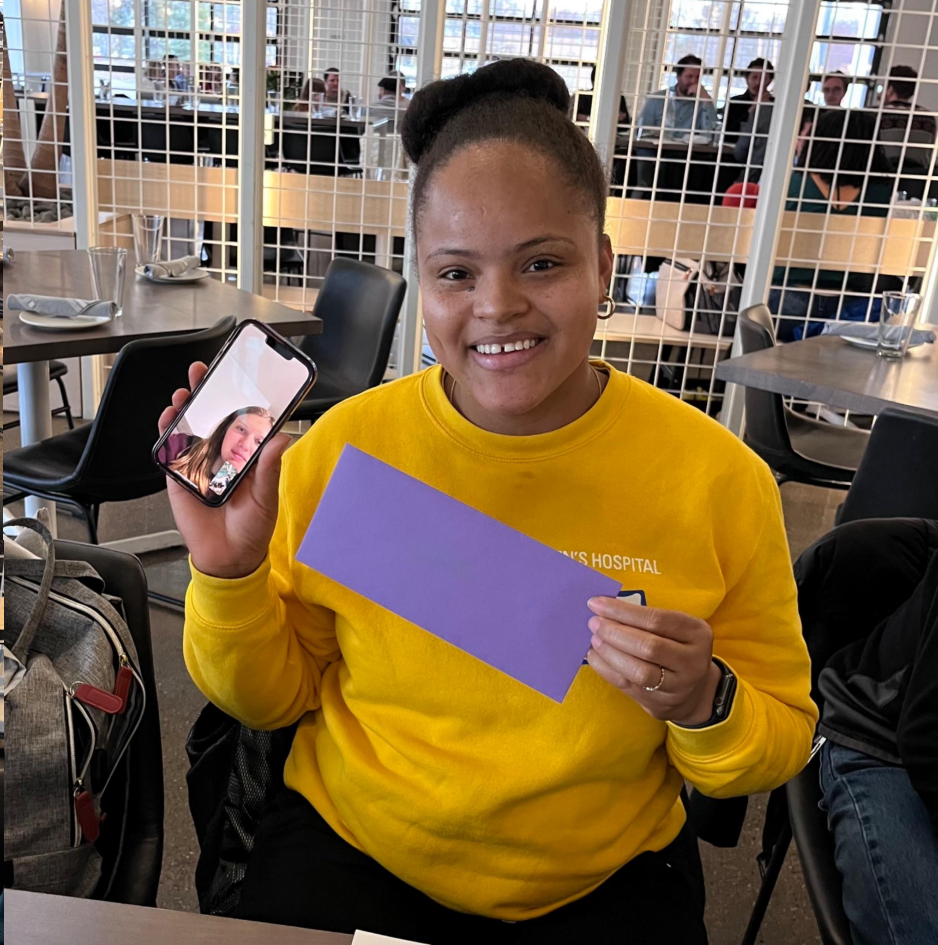
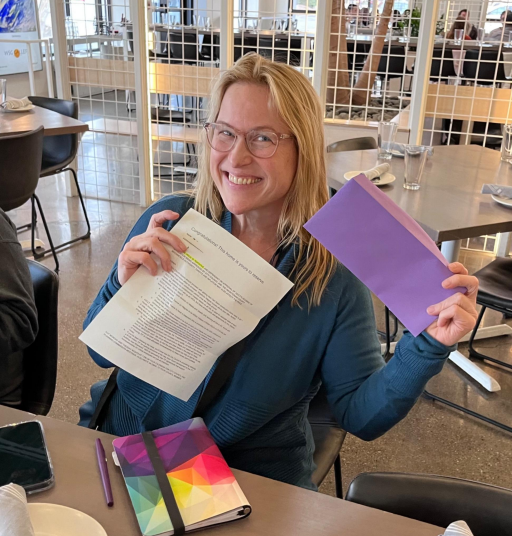
Respiratory Therapist

Patient Care Worker

Pharmacy Technician

Pharmacy Technician Supervisor

Medical Assistant



12

Townie Homes buyers  
will live within 2 miles of their job,  
allowing for walking or biking to work

16

U-M employees can  
take the bus from home,  
instead of leaving a car at a park-n-ride lot

24

Townie Homes buyers will move out of their  
current housing, including some affordable  
units, which is then available for others

## **Buyer Testimonials on the Townie Home Application**

**“How would an A2CLT home  
make a difference in your life?”**

“

An A2CLT home will give me the chance to be a first generation homeowner in the city where I was born and work. I could ditch a car and bike to work safely if I was closer to my job. The time I'd save from a long work commute could be spent with family and friends.”

“

If I cannot get a house through A2CLT, I will be moving out of my beloved Ann Arbor and away from my university job, because I cannot afford housing costs here. There is no affordable housing in Ann Arbor for a mom of three.”

“

Purchasing a CLT home would be an incredible opportunity for me as a critical U-M employee making less than \$60,000. I rent a one-bedroom apartment that costs more than the mortgage on a \$225,000 home, but I am priced out of owning. If rent increases continue, I will be forced to move farther away. A CLT home would empower me with financial confidence, the stability to start a family, and the ability to engage more within the Ann Arbor community.”



“

Currently, I live in South Lyon with my parents. I struggled to find a job in Biomedical Sciences, but I finally found one at Michigan Medicine that felt like a blessing. It is proving to be both fulfilling and full of opportunities for the future. But finding a home for myself and my pets has begun to feel impossible. Stable and affordable housing in Ann Arbor would be a dream come true for me, especially if I was able to eliminate a commute entirely and take a bus to work.

“

I have grown weary of having to up and move every couple years because of rent increases. I've been actively saving for a down payment for years, but housing in Ann Arbor seems to be getting further out of reach every year.”

“

How many people do you know that have had a biopsy--a friend, a family member? I assist with dermatological biopsies, and I absolutely love helping people. I work on-site so that patients can get their results expeditiously. I have been renting here for 5 years, and I never thought owning a home would be possible. When I found out about A2CLT, I was completely overwhelmed with enthusiasm! The constant worry about where I will live each year, as rent continues to skyrocket, puts a strain on not only my finances, but my relationships, my hobbies, and my overall wellbeing. I am hoping the A2CLT can provide a sense of stability for myself and others, so that we can feel rooted in a community that we love so much.

“

I moved to Ann Arbor fresh out of college with my girlfriend who had just started a career at Michigan Medicine, and I found a career at Community Mental Health that aligned perfectly with my experience. Fast forward a couple years, and we are still in the same apartment, struggling with constantly rising rent. My fellow employees commute from 40+ minutes away. We would love to call this city home and give back to fellow community members through our careers by increasing physical and mental health. I'm blessed to be able to live in Ann Arbor but it can be deflating to want to move on to bigger and better things but look at prices and feel defeated. An A2CLT home would make a huge difference in our lives.”

“

As an Ann Arbor Public Schools teacher, it is very important to me that I live in the community I serve, but I do not make enough income to purchase a home here. I feel strongly that I should root myself in the community, so that I can support my students and their families by attending the sporting and performance events. My faith community is also in Ann Arbor, and I would like to be able to host dinner parties and other small gatherings, but this is difficult if I have to purchase a home outside of Ann Arbor. I am also engaged, and my fiancée and I hope to be within the Ann Arbor community, have a sense of stability, and put down roots here as we begin a family together.”

“

I have been a perpetual renter, living with my parents off and on. Other affordable areas have made me feel unsafe at night or even living in my home as a marginalized individual. I care about housing justice and community living, and want to demonstrate that a better way is possible. Many people my age--late 20s, early 30s--believe we will never be able to own a home, and will be subject to landlords for the rest of our lives. This program is literally life-changing.”

“

Owning a CLT home would make all the difference in the world to my husband and me! We live in Howell and are commuting 90-120 minutes a day. A CLT home would reduce our costs, allow us more time to spend together, move closer to family, and feel safe and comfortable in starting a family.”

“

I am a renter and single parent of two older kids. My landlord decided to cash in on A2's seller's market and sell at price I can't afford on a school counselor's salary. A CLT home would make an immense difference and give us housing security. My father uses a wheelchair, and being nearby makes a huge difference in his care and the quality of life for both of my parents. I also dream of becoming a bicycle commuter. I am excited by what these homes mean for Ann Arbor. We need creative ways, not just high-rises, for addressing the housing problem if we want Ann Arbor to remain a vibrant, thriving community--rich in culture, civic spirit, and diversity of thought, not just dollars.”

“

An A2CLT home would be life changing for our growing family. In 2024, we welcomed both our daughter and a puppy. It has been a joyful experience and milestone, but has impacted our finances, with my husband having to stay home to provide care. We've been diligently saving for a down payment, but every year, housing prices keep rising, pushing homeownership further out of reach. I've been driving past 1535 S. Maple, dreaming of raising our family there. This program would ensure hardworking families can stay, grow, and thrive in the communities we love.”

“

Having a true community requires that you know each other, do business alongside each other, share recreation time, and raise your families together. Living here would allow my young daughter and me to foster friendships, use net zero transit, and spend more time together each day.”

“

Shouldn't more than just the wealthy get to live sustainably, support their neighbors, and be part of the city's future?”