

Subject: CLUP Briefing at the Ann Arbor City Club - March 18th
Attachments: Housing, Growth, and Affordability - Understanding Ann Arbor's Comprehensive Land Use Plan - 03-18-26 V3.pdf

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Mayor Taylor and City Administrator Dohoney, Council and others

I thought you'd appreciate an advance copy of my briefing this Wednesday on the Comprehensive Land Use Plan to the American Association of University Women, at the City Club. Lunch is at 11:30 am, and the program begins at 12:30 and goes for an hour. The program portion is open to the public. I was told to expect about 40 people.

Interesting to note that the President of the AAUW is Elizabeth Nelson. Sally Haines extended the invitation to me. She is married to Chuck Ream, who is a 3rd Ward candidate.

Notice that I set a ground rule that the CLUP will not be debated, and that there would be no discussion on the campaigns.

You are all invited, of course!

Wish me luck.

Brian

HOUSING, GROWTH, AND AFFORDABILITY

UNDERSTANDING ANN ARBOR'S COMPREHENSIVE LAND USE PLAN

Brian R. Chambers, Ph.D.

March 18, 2026



AGENDA

- Introduction & Why This Topic Matters
- Why Housing Became a Major Issue in Ann Arbor
- What the Comprehensive Land Use Plan Is
- Where Growth Is Directed in the Plan
- How Implementation Will Occur
- Closing Thoughts & Discussion

INTRODUCTION AND PURPOSE OF TONIGHT'S BRIEFING

The Comprehensive Land Use Plan: What it is, how it works, and what happens next

Introduction

Brian Chambers, Ph.D.
Ann Arbor Resident (1984) – Third Ward
Technology Executive

Boards:

- Equitable Ann Arbor Land Trust (EA2) (2023)
- Ann Arbor Economic Development Corporation (2025)

Purpose of talk:

Explain the CLUP and how implementation works.

- What the Comprehensive Land Use Plan is
- Why Ann Arbor updated it
- What the plan proposes
- How implementation works
- How residents can stay engaged

It is not about electoral campaigns or advocacy for any candidate or re-litigating adoption debate

WHY I BECAME INVOLVED

Personal story

2018 conversation with my children:

“Don’t expect us to live in Ann Arbor, the housing is too expensive”

I decided to commit myself to volunteer work on this for at least 10 years.
That challenge led me into several years of research and civic work.

There were four compelling factors that influenced my decision:

- Give back to the community where I raised my children
- Demonstrate leadership my children could see and value
- Prepare for meaningful local engagement in retirement
- Work locally to counter troubling national trends



How many of you have children, grandchildren, or younger relatives who could afford to buy a home in Ann Arbor today?

How many think they probably couldn't?

MY INVOLVEMENT SINCE 2018

- **Council Briefings on Old Y-lot**

- U-M Real Estate grad student projects and proformas on 530 South Fifth
 - › A mixed-used, mixed-income, transit-based development proposal (Winter 2019)
- Led City Council to request evaluations of all major city properties for housing development

- **Comprehensive Plan Contractor Selection Committee** (thru 2019)

- Consensus recommendation for Interface

- **Working papers** : (<https://sites.google.com/view/annarborworkingpapers/>)

- **Middle Income Needs Analysis** (April 2022)
 - › Ann Arbor Observer Article – Home at Last
 - › Council and County Resolutions on Low / Moderate Income Mortgages
- **Ann Arbors Capacity Increased Housing through Zoning Reform** (April 2023)
- **Ann Arbor's Place in the Knowledge Economy** (December 2023)

- **Equitable Ann Arbor Land Trust**

- Spun-off the Ann Arbor Community Land Trust and secured TIF financing for 26 units (2024 – 2025)

- **Ann Arbor Economic Development Corporation**

- Strategic Investment Development Committee
 - › Focused on process improvement for development projects, while maintaining standards

ANN ARBOR: A KNOWLEDGE ECONOMY CITY

Ann Arbor attracts talent and technology firms

Recent research on resilient cities ranked Ann Arbor **#3 in the U.S.** for long-term economic strength. (<https://geographyofprosperity.com/gop/home>)

Cities that succeed share common characteristics:

- Strong universities
- Technology firms and startups
- Educated workforce
- High quality of life

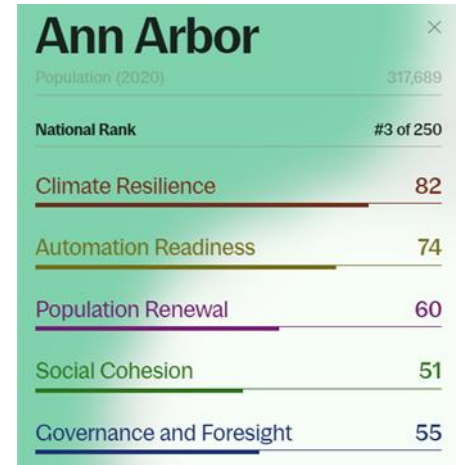
These forces create opportunity—but they also create **housing demand pressure.**

Without enough housing supply:

- home prices rise
- workers live farther away
- commuting and climate impacts increase

The CLUP is Ann Arbor's strategy for managing that growth responsibly.

Innovation District



UNIVERSITY TECHNOLOGY HUBS EXPERIENCE THE SAME DYNAMIC

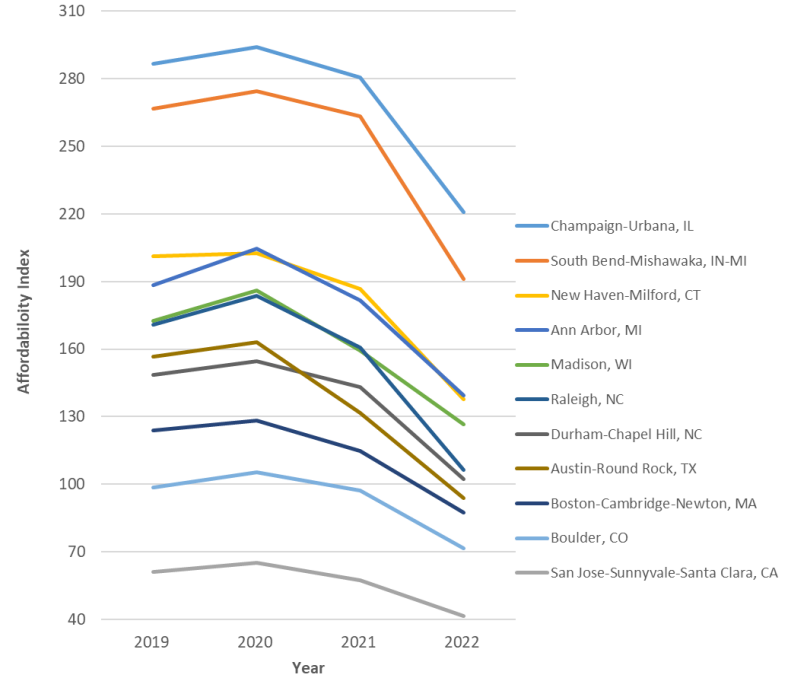
As shown in the chart, housing affordability is plummeting in a broad range of University cities that are also technology based.

- Champaign-Urbana and South Bend housing affordability is the highest of those reviewed.
- Ann Arbor and New Haven (Yale) have higher affordability than all remaining metro areas charted, including:
 - › Madison
 - › Raleigh, Durham & Chapel Hill (i.e., Research Triangle Park)
 - › Austin, TX,
 - › Cambridge, MA,
 - › Boulder, CO

All have significantly lower housing affordability.

Ann Arbor and the University of Michigan still have time to address this declining trend in housing affordability, but we need to act promptly

Affordability Index of Existing Single-Family Homes
Ann Arbor and Peer MSAs
National Association of Realtors



The National Association of REALTORS® Housing Affordability Index measures a typical family's ability to purchase a home by comparing median income to the income required to afford a median-priced home.

MEDIAN PRICED ANN ARBOR HOME AND AFFORDABILITY

Housing is considered affordable if monthly payments are less than 30% of gross household income

- Ann Arbor Area Median Home listing in February 2026 = \$425,000
- Ann Arbor City Median Home listing in February 2026 = \$530,000
- Median Household Income (family of 4) = \$125,900

<https://www.realtor.com/local/market/michigan/washtenaw-county/ann-arbor>

Example affordability calculation:

- Estimated monthly mortgage = \$2,925
- Estimated annual cost = \$35,100
- Required Gross Income = \$117,000

- Estimated monthly mortgage = \$4,116
- Estimated annual cost = \$49,329
- Required Gross Income = \$164,640



Veterans: Check 2026 VA Loan Requirements | How much home can I afford? (Fin

● House for sale

\$423,400

3 bed 2 bath 1,298 sqft 3,920 sqft lot

510 Miller Ave, Ann Arbor, MI 48103

Est. \$2,925/mo

Get pre-approved



Check your VA Loan eligibility as of March 2026 | How much home can I afford?

● Pending

\$530,000

4 bed 2 bath 1,960 sqft 9,148 sqft lot

2105 Independence Blvd, Ann Arbor, MI 48104

Est. \$4,116/mo

Get pre-approved

WHY HOUSING BECAME A MAJOR ISSUE IN ANN ARBOR

• Key structural factors

- University growth
- Strong regional job market
- Limited land area inside city boundaries
- Zoning dominated by single-family districts
- Rising housing material and construction costs

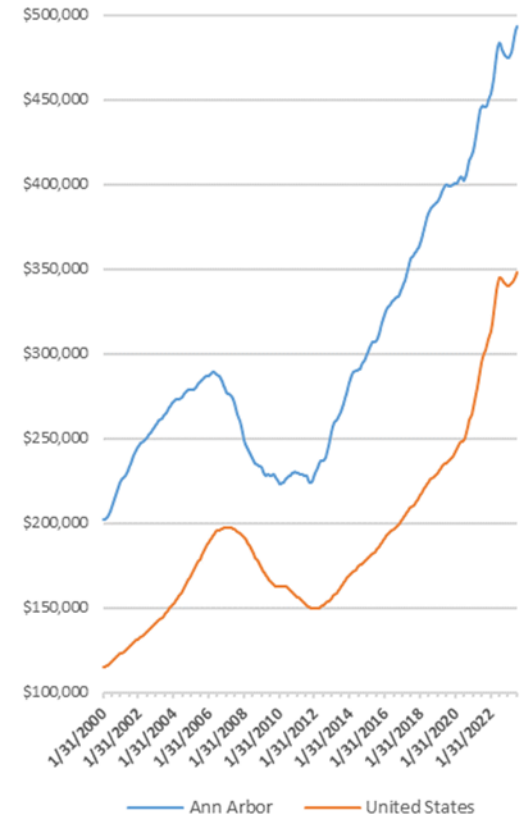
• Result:

- Housing supply has struggled to keep up with demand and price escalation has been ongoing
- Homeownership has been declining for all households below annual incomes of \$150,000 since 2000.
 - › Only Upper Income households are increasing in home ownership
- Rentals have increased for Middle Income households, but declining for those below \$50,000 in annual incomes.
 - › Low and Moderate Income households are getting forced out.

Table 23. U-M Ann Arbor Campus 20 Year Growth History 2000 - 2022

	Compounded Growth Rate	2022 Population	Increase over 2000
Overall	1.93%	103,793	35,593
Enrollment	1.43%	52,065	13,962
Employment	2.49%	51,728	21,629

Figure 1. Zillow Home Value Index: Ann Arbor versus National, 2000 – 2023 (07/31)



DENSITY, AFFORDABILITY, AND CLIMATE GOALS

Many top livable cities operate at significantly higher density than Ann Arbor while maintaining comparable costs of living

Research comparing Ann Arbor to highly livable global cities shows:

Cities with greater density often have:

- lower transportation costs
- more walkable neighborhoods
- better transit access

Many highly livable cities are denser than Ann Arbor yet have similar or lower cost of living.

Increasing housing options can help:

- reduce housing scarcity
- shorten commuting distances
- support climate goals

The CLUP focuses new growth in:

- downtown
- transit corridors
- walkable hubs

This approach allows the city to grow without expanding outward.

Table 1. Ann Arbor Cost of Living Compared to Top-10 2022 Livable Cities

City & Location	Livable City Rank	Density population /square mile	Cost of Living vs Ann Arbor
Vienna Austria	1	11,205	72%
Copenhagen Denmark	2	1,879	103%
Zurich Switzerland	3	12,000	150%
Calgary Canada	3	3,442	84%
Vancouver Canada	5	2,378	97%
Geneva Switzerland	6	33,000	139%
Frankfurt Germany	7	7,600	82%
Toronto Canada	8	10,750	96%
Amsterdam Netherlands	9	12,710	92%
Osaka Japan	10	31,630	66%
Melbourne Australia	10	1,274	96%

According to the U.S. Census Bureau, Ann Arbor has a population density of 4,388 people per square mile. Table 1 presents the population densities of cities identified as the most “livable” globally, and provides an estimate of the cost of living differences with Ann Arbor’s

These highly livable cities average 165% greater density, but an average cost of living only 98% that of Ann Arbor’s.

WHAT A COMPREHENSIVE PLAN IS

- A Comprehensive Plan:
 - guides land use policy for decades
 - informs future zoning ordinances
 - sets growth and development strategy

The Comprehensive Plan does not immediately change zoning or approve specific developments.

- Future zoning updates and development proposals still require public hearings and City Council decisions
- Instead it **creates a framework** for later zoning decisions

About the Comprehensive Plan

Outlined
by City
Council

What is a Comprehensive Plan?

A Comprehensive Plan, adopted by the City Council, is a document that sets out the city's future vision and priorities, guiding its development for decades. The plan includes decisions on land use, policy changes, and spending priorities for public projects over a 20 to 30 year horizon.

This plan will need to address the following :

- ✓ AFFORDABILITY
- ✓ SUSTAINABILITY
- ✓ EQUITY

WHY CITIES DO COMPREHENSIVE PLANS

State Enabling Act specifies the Land Use Plan should be reviewed every 5 years

- Ann Arbor's last major land use plan:
 - 2009
- Reasons for update:
 - Population changes
 - Housing market changes
 - Climate and transportation goals
 - University expansion

In addition, Ann Arbor had developed a series of land-use plans over the years, and the zoning ordinances were viewed as too complex and hard for developers to navigate, let alone City staff.

In an effort to streamline and simplify, the updated Comprehensive Plan will replace five existing plans into one unified document.

- > 2004 Natural Features Master Plan
- > 2009 Ann Arbor Land Use Plan
- > 2009 Ann Arbor Downtown Plan
- > 2013 Ann Arbor Sustainability Framework
- > 2013 S State Street Corridor Plan

The Comprehensive Plan will incorporate three existing plans:

- > 2017 Treeline Allen Creek Urban Trail Master Plan
- > 2021 Ann Arbor Moving Together Towards Vision Zero (Moving Together)
- > 2023-2027 Parks and Recreation Open Space Plan

The Comprehensive Plan aligns with these existing plans:

- > 2020 A²ZERO - Ann Arbor's Living Carbon Neutrality Plan
- > 2022 TheRide 2045 Long-Range Plan
- > 2024 A New Approach to Economic Development

WHAT THE CLUP TRIES TO DO

Simplified from Goals statements

Housing :

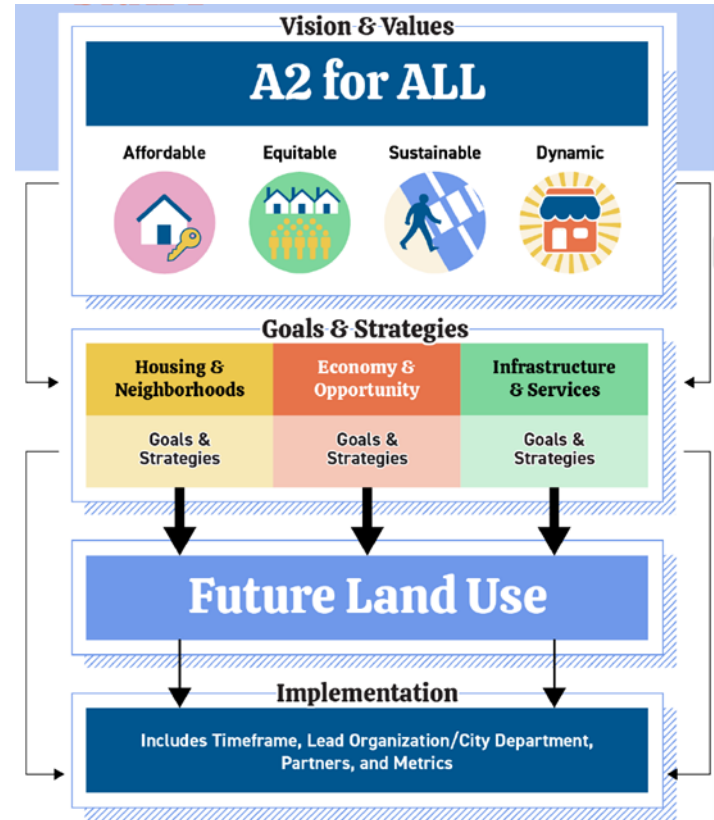
- Expand and diversify housing options
- Increase access to quality housing and reduce displacement
- Support walkable neighborhoods and access to parks

Economy & Opportunity :

- Strengthen the tax base and local economy
- Develop walkable mixed-use hubs
- Support entrepreneurs and business growth

Infrastructure & Services :

- Improve climate resilience and sustainability
- Invest in safe transportation systems
- Ensure infrastructure supports growth



PROPOSED DISTRICT FRAMEWORK

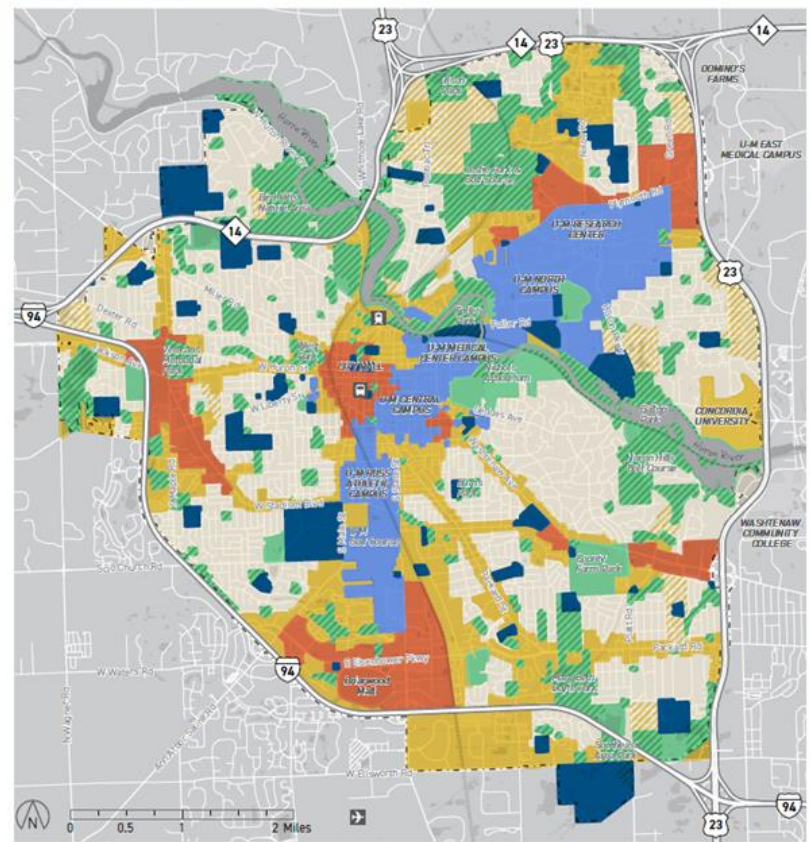
The plan introduces several planning categories:

- Hubs
- Transition Areas
- Residential Neighborhoods

Purpose:

- Direct more density to:
 - Downtown
 - Transit corridors
 - Commercial areas

These categories guide where different levels of density may occur.



Map

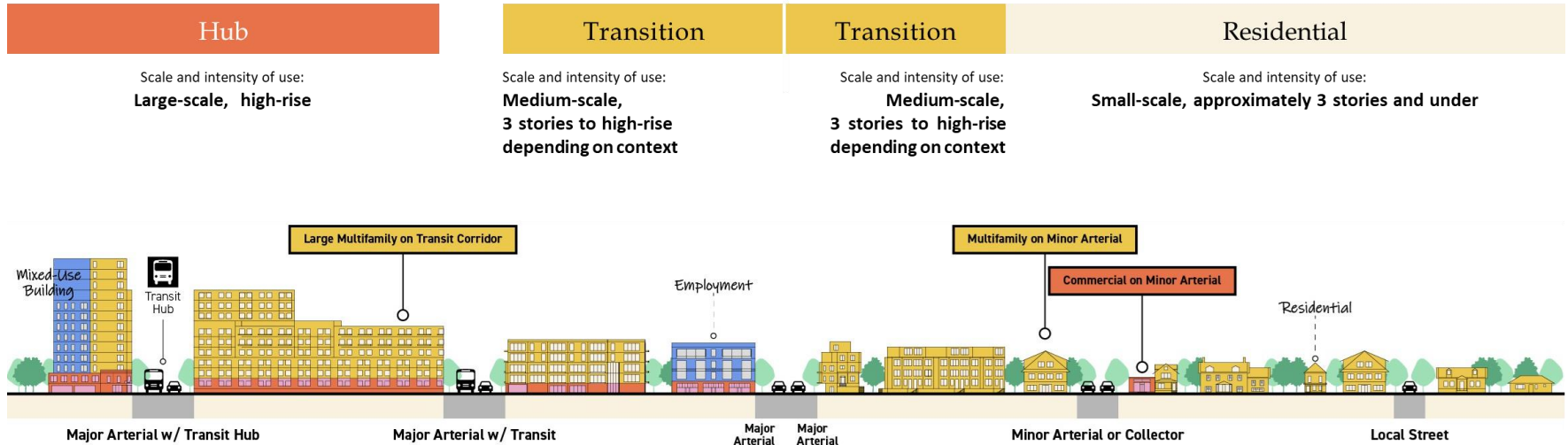
Future Land Use

- | | |
|---|--|
|  Residential |  Public (City/County/School District) |
|  Transition |  University of Michigan |
|  Residential or Transition |  Parks/Open Space/Recreational Facilities |
|  Hub |  City Owned Parks |

Unlike zoning, which provides a regulatory framework applied on a parcel-by-parcel basis, land use offers a broader, more flexible approach to planning. Recognizing that each property in the city is unique, the Future Land Use Map is designed with intentional flexibility, allowing certain boundaries to be fluid rather than strictly prescriptive.

WHERE DENSITY IS CONCENTRATED

The Future Land Use Map is organized into three primary mixed-use categories that are predominantly residential, each differing in the scale and intensity of commercial activity. The diagram below illustrates one conceptual transect, just one of many possible configurations



MISSING MIDDLE HOUSING

These housing types were common in Ann Arbor neighborhoods before mid-20th-century zoning restrictions

- Missing middle housing refers to housing types between:

- single-family homes
- large mid-rise apartment buildings

- Examples include:

- duplexes
- triplexes
- fourplexes
- courtyard housing



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WHY MISSING MIDDLE MATTERS

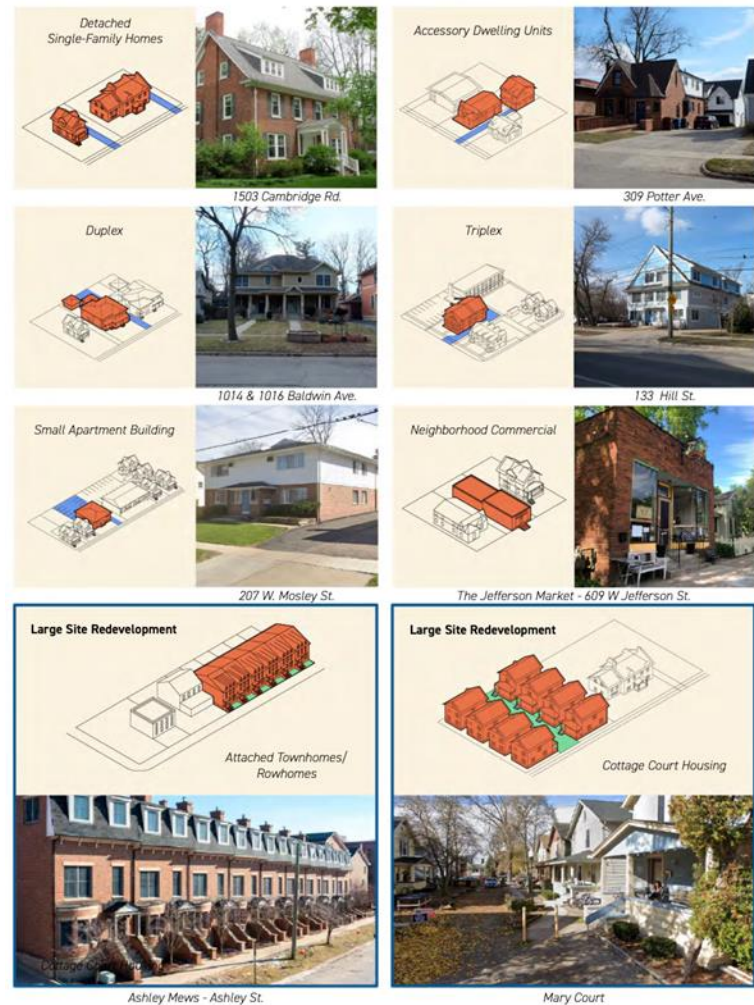
Benefits:

- More housing options
- Provides smaller-scale development
- Fits into existing neighborhoods
- Lower construction costs
- Easier infill development
- Provides lower priced housing units, compared to single family

Ann Arbor's housing stock is mainly composed of single family homes and multifamily apartment and condo buildings.

The “missing” housing type is “middle” or medium-density housing such as duplexes, triplexes, townhouses, and cottage court housing.

These housing types fit well into existing neighborhoods and provide density that supports walkability, local-serving retail and transit.



IMPLEMENTATION

The implementation matrix organizes the work into phases.

Early reforms focus on zoning and housing supply.

Later phases address infrastructure, economic development, and regional coordination.

IMPLEMENTATION TIMELINE

Ongoing - continuous policy efforts rather than one-time reforms, supporting every phase of the implementation timeline

HOUSING AFFORDABILITY & NEIGHBORHOOD STABILITY

- Expand access to housing across income levels
- Preserve existing affordable housing and prevent displacement
- Support diverse housing types and equitable neighborhood development
- Coordinate regional housing efforts with neighboring communities

ECONOMIC OPPORTUNITY & LOCAL BUSINESS VITALITY

- Support entrepreneurship and small business development
- Strengthen mixed-use hubs and neighborhood commercial districts
- Diversify the city's economic base and expand employment opportunities
- Retain innovation and startup companies emerging from the university ecosystem

MOBILITY, LAND USE & COMMUNITY CONNECTIVITY

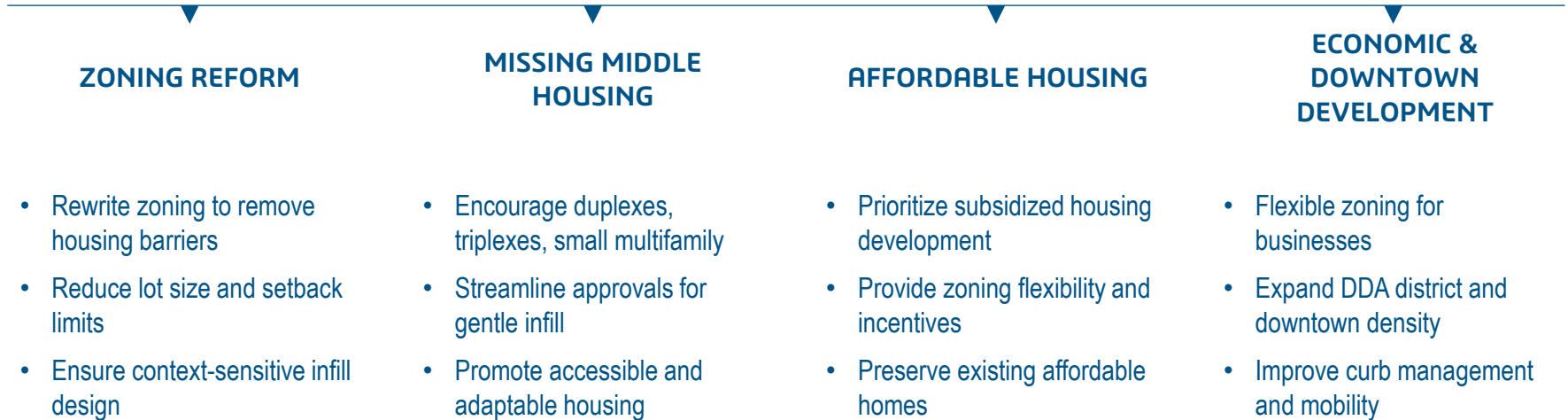
- Align land use decisions with transit investments and walkability goals
- Improve multimodal transportation access and street design
- Expand access to parks, schools, and neighborhood amenities
- Support development patterns that reduce reliance on automobiles

CLIMATE ACTION, INFRASTRUCTURE & ENVIRONMENTAL STEWARDSHIP

- Advance carbon-neutral energy systems and efficient buildings
- Protect natural features, waterways, and ecological corridors
- Improve stormwater, flooding resilience, and climate preparedness
- Integrate sustainability practices into development and city operations

IMPLEMENTATION TIMELINE

1 – 3 Years - Early priorities begin with: zoning reform, missing middle housing, and affordable housing tools.



IMPLEMENTATION TIMELINE

4 – 6 years

HOUSING & LAND USE

- Simplify approvals for housing conversions and infill
- Use public land and regional coordination to expand housing

ECONOMIC OPPORTUNITY

- Support tech growth space and entrepreneurship
- Expand workforce and green job training

TRANSPORTATION & DEVELOPMENT

- Align transit investments with land use
- Improve sidewalks, multimodal access, and curb management

SUSTAINABILITY & RESILIENCE

- Protect natural systems and promote high-performance buildings
- Coordinate clean energy, utilities, and waste reduction

IMPLEMENTATION TIMELINE

6 – 9 years

HOUSING & REGIONAL CAPACITY

- Regional housing coordination
- Skilled trades workforce development
- Partner with institutions to identify underutilized land for housing

INNOVATION & LOCAL BUSINESS

- Retain university startups and growing firms
- Support local retail through financing tools

PARKS & CONNECTIVITY

- Strengthen the Huron River corridor
- Improve park access and walkability to schools

CLIMATE & INFRASTRUCTURE

- Build regional ecological corridors
- Update flood resilience standards
- Coordinate development with district energy systems

WHAT HAPPENS NEXT & WHAT RESIDENTS CAN DO

After adoption

- **City will draft:**

- Zoning ordinances
- Development standards
- Implementation rules

- **Each step includes:**

- Public hearings
- Planning commission review
- Council decisions

- **Residents can:**

- Attend hearings
- Submit written comments
- Track implementation milestones
- Follow planning commission meetings
- Participate in advisory groups

Public engagement occurs during:

- Zoning ordinance drafting
- Public hearings
- Planning commission review
- City council votes

Residents still influence:

- Development standards
- Tree protections
- Historic preservation
- Infrastructure requirements

CLOSING THOUGHT

Growth, affordability, sustainability

Cities always face a core question:

- *How do we grow while remaining inclusive, livable, and sustainable?*

The CLUP represents Ann Arbor's current attempt to answer that question.

The important work now happens during implementation.