

Housing Support Document
A Comprehensive Plan for Washtenaw County

Table of Contents

Actors 118

Definitions 121

Housing Status 122

Housing Status..... 122

Breakdown of Housing Status..... 122

Vacant Housing Trends..... 122

Housing Types and Householder Demographics 123

Housing Types..... 123

Race of Householder in Occupied Housing Units 123

Age of Householder in Occupied Housing Units..... 123

Housing Tenure Trends 124

Tenure by Household Size..... 124

Tenure by Age of Householder..... 124

Housing Tenure by Year Householder Moved into Unit..... 124

Housing Tenure by Year Structure Built 125

Affordable Housing Statistics..... 126

2004 Income Limits and Affordable Housing Limits (as Published by HUD) 126

Median Family Income (1999 dollars) 126

HUD Income Limits 126

Housing Tenure by Cost of Housing 126

Washtenaw County Affordable Housing Needs, 2000..... 127

Washtenaw County Affordable Rental Units Vacancy Rates, 2000..... 127

Condition of County Affordable Rental Housing Stock, 2000..... 127

Washtenaw County Affordable Homeownership Units Vacancy Rates, 2000. 127

Condition of County Affordable Homeownership Housing Stock, 2000..... 127

Resources..... 128

Actors

Ann Arbor Area Board of Realtors

A professional association for the local and regional (adjacent counties) Realtor community. The AAABR maintains a web site that keeps recent home sale median and average home listings and home sales prices, as well as other resources for the profession. The AAABR maintains the Multi List Service (MLS) for professional Realtors. The AAABR also seeks to provide professional development, maintain professional standards and provide legislative analysis and legal assistance to members.

Home Builders Association of Washtenaw

A professional association representing the economic and educational interests of the professional homebuilders community. The Home Builders Association of Washtenaw has interest area councils; Custom builders, Remodelers, Sales & Marketing and Associates. A Land Use and Economic Development Council is under development.

Housing Bureau for Seniors

The Housing Bureau for Seniors works throughout Washtenaw County to assist, enable and empower older adults to live in appropriate and affordable housing.

Institute for Social Research, Population Studies Center at the University of Michigan

Provided a brief analysis of the possible effect of the student population on local poverty statistics, as well as comments on Census Bureau methods for counting students and its effect on reported low incomes.

Intermediary Organizations

Local Initiatives Support Corporation (LISC) Helps resident-led, community-based development organizations transform distressed communities and neighborhoods into healthy ones— good places to live, do business, work and raise families. By providing capital, technical expertise, training and information, LISC supports the development of local leadership and the creation of affordable housing, commercial, industrial and community facilities, businesses and jobs.

Corporation for Supportive Housing (CSH) Helps communities create permanent housing with services to prevent and end homelessness. They offer technical assistance, grants and loans, trainings, publications and resource tools, and work to reshape public policy and systems to improve the nation's response to long-term homelessness.

Manufactured Housing Commission

The Manufactured Housing Commission consists of eleven members appointed by the governor. The Commission meets eight times every year and has the legal authority to approve local governmental ordinances which would regulate manufactured housing, grant variances to the Manufactured Housing Commission Rules, approve licenses for manufactured home installer/servicers and retailers, and impose penalties on persons who have violated the Mobile Home Commission Act or Rules.

Michigan State Housing Development Authority

The Michigan State Housing Development Authority, established in 1966, provides financial and technical assistance through public and private partnerships to create and preserve decent, affordable housing for low- and moderate-income Michigan residents.

Actors (continued)

Non-Profit Housing Organizations

Organizations with federal income tax exempt status with the IRS. This tax exemption is authorized under section 501 c3 of the Internal Revenue Service code. Non-profit housing organizations have the charitable purpose of developing (building or acquiring) either multi-family (for rental) or single family (typically for purchase by a low-income household) at cost lower than for profit developers. The non-profit status is intended to keep the cost of housing lower and therefore more affordable to lower income renter/buyer households.

Community Housing Development Organizations (CHDOs) are a specific type of non-profit housing organization that has representatives of beneficiary groups or neighborhoods on its board of directors.

Non-Profit Supportive Housing Service Providers

Organizations with 501c3 IRS status that provide “supportive housing services.” There is a wide range of supportive housing services, from infrequent, low-intensity to daily, high-intensity services. The purpose of supportive services, in this context, is to enable people to remain in typical, non-institutional housing, housing in the community. Group homes and nursing homes are not examples of supportive housing.

Private Sector Lenders

Banks, Savings and Loan Companies, Credit Unions and Mortgage Companies provide mortgage financing to home builders and home buyers.

Private Sector Rental Market

Property owners who rent single family and multi-family (apartments and townhouses). The Washtenaw Apartment Association is a business association whose membership includes many rental property owners. The range of rental property owners goes from ownership of one unit to hundreds or even thousands of units.

Public Housing Commissions

The **Ann Arbor Housing Commission** and the **Ypsilanti Housing Commission** own and operate publicly owned, typically multi-family, rental housing. In addition, the housing commissions administer the federally funded Section 8 rental assistance voucher program.

Secondary Market Lenders

Lending institutions such as Fannie Mae, Ginnie Mae and Freddie Mac that provide mortgage financing and liquidity to private mortgage lenders.

SEMCOG, the Southeast Michigan Council of Governments

The regional planner in Southeast Michigan. SEMCOG plans in areas that cross jurisdictional boundaries in the Southeast Michigan region that encompasses Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw and Wayne counties. SEMCOG supports local government planning in the areas of transportation, environment, community and economic development (including housing) and education.

Actors (continued)

University of Michigan Office of University Housing

Maintains a list of off-campus rental housing and prevailing prices.

Washtenaw County and the **City of Ann Arbor** have consolidated their Community Development programs that administer housing projects, which are funded through a combination of the federal Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) program funds, as well as local government general funds. The housing and other projects administered by Community Development programs are aimed at low-income households that are at or below 80% area median income, as defined by HUD.

Washtenaw County Board of Commissioners (BOC) and the County Administrator's Office

The BOC has “(Affordable) Housing and Homelessness,” among its top biennial budget priorities. The County Administrator's Office implements that policy priority via numerous initiatives and programs.

Washtenaw County Treasurer's Office

Responsible for the collection of local property taxes and is responsible for following state guidelines regarding the acquisition and disposal of tax reverted real property.

Washtenaw Housing Alliance (WHA)

A unique coalition of ten non-profit organizations that serve the homeless or those at risk of homelessness. All ten agencies are dedicated to improving the continuum of shelter, housing, and supportive services for homeless and at-risk people in Washtenaw County.

Definitions

Affordable Housing: A household not spending more than 30% of income on housing expenses.

Chronically Homeless: A chronically homeless person or family is an unaccompanied homeless individual(s) with a disabling condition who has either been continuously homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years. Disabling condition is defined as “a diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability, including the co-occurrence of two or more of these conditions.” To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation (e.g., living on the streets) or in an emergency homeless shelter during that time. [HUD Continuum of Care]

Disability: Covers a wide range of conditions, which to some degree (from mild to profound) interfere with the ability to live independently and/or to perform the typical activities of daily living and/or to possess the ability to work.

Family Household: According to the Census Bureau: A subset of households where members are related by marriage, birth or adoption.

Homeless: A person is considered homeless only when he/she resides in one of the places described below:

- in places not meant for human habitation, such as cars, parks, sidewalks and abandoned buildings;
- in an emergency shelter;
- in transitional or supportive housing for homeless persons who originally came from the streets or emergency shelter;

Also, this may include persons:

- being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing; or
- being discharged within a week from an institution in which the person has been a resident for more than 30 consecutive days and no subsequent residence has been identified and he/she lacks the resources and support networks needed to obtain housing. [HUD Continuum of Care]

Household: All of the people who occupy a housing unit as their usual place of residence. [HUD definition]

Median family income (MFI): Based on the median income for a family household of four persons with a defined geographical area.

Extremely Low Income (ELI): households earn less than 30% MFI

Very Low Income (VLI): households earn between 31% and 50% MFI

Low Income (LI): households earn between 51% and 80% MFI

Moderate Housing Burden: household spends between 31% and 50% of income on housing.

Severe Housing Burden: household spends over 50% of income on housing.

Special Populations: Include older adults (or those over the age of 65) and the disabled. Often these individuals have additional housing-related needs that must be met in order for such individuals to remain successfully housed as independently as possible.

Housing Status

Housing Status

Housing Status

Housing Status	Number	Percent
Occupied housing	125,327	95.6
Vacant housing units	5,742	4.4
Total housing units	131,069	100

Breakdown of Housing Status

	Number	Percent
Occupied housing	125,327	100
Owner-occupied housing units	74,830	59.7
Renter-occupied housing units	50,497	40.3
Vacant housing units	5,742	100
Vacant housing units For Rent;	2,202	38.3
Vacant housing units; For sale only	844	14.7
Vacant housing units; Rented or sold, not occupied;	629	11
Vacant housing units; For seasonal, recreational, or occasional use;	1,114	19.4
Vacant housing units; For migratory workers	19	0.3
Vacant housing units; Other vacant;	934	16.3

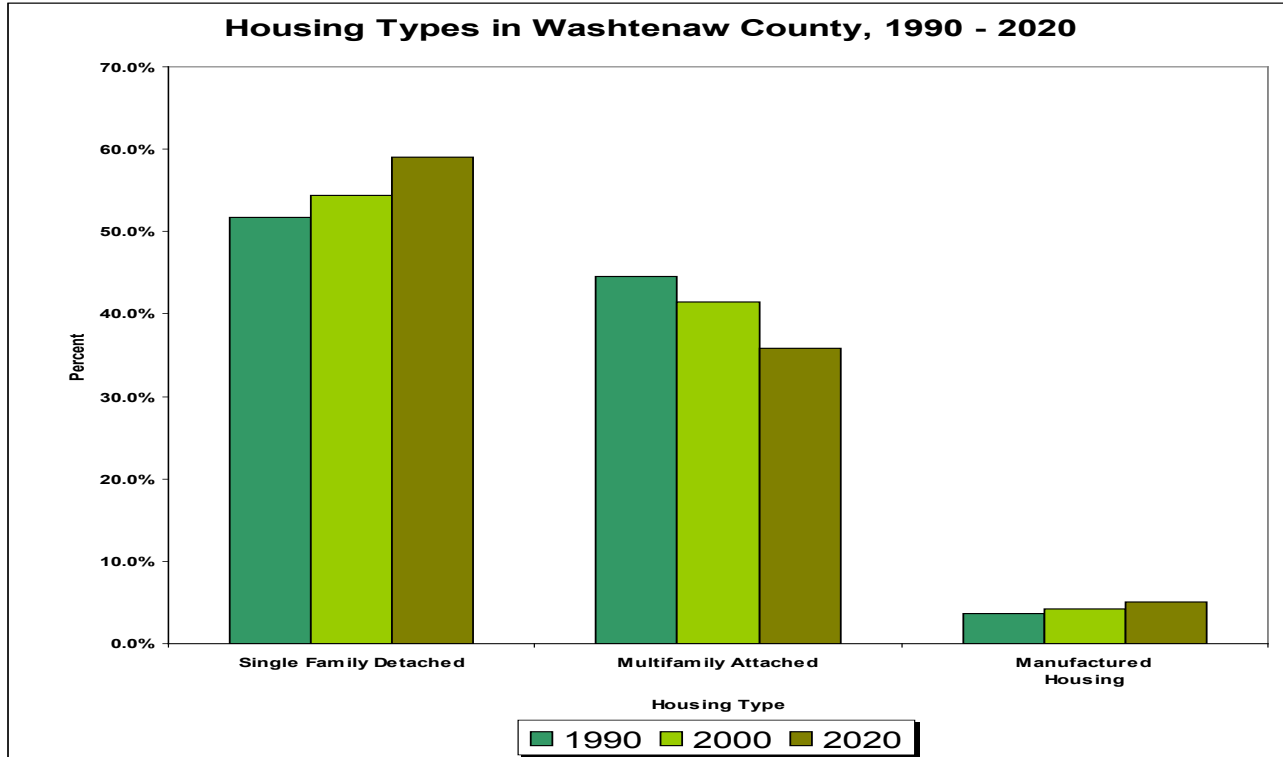
Vacant Housing Trends

Vacant Housing Units by Units in structure	Number	Percent
Vacant housing units	5,742	100
1-unit detached	2,366	41.2
1, attached	477	8.3
2	292	5.1
3 or 4	319	5.6
5 to 9	641	11.2
10 to 19	592	10.3
20 to 49	307	5.3
50 or more	296	5.2
Mobile home	427	7.4
Boat, RV, van, etc.	25	0.4
Vacant Housing Units by Number of Rooms	Number	Percent
1 room	91	1.6
2 rooms	308	5.4
3 rooms	790	13.8
4 rooms	1,358	23.7
5 rooms	1,526	26.6
6 rooms	663	11.5
7 or more rooms	1,006	17.5
Vacant housing units by Year Structure Built	Number	Percent
Built 1999 to March 2000	832	14.5
Built 1995 to 1998	324	5.6
Built 1990 to 1994	224	3.9
Built 1980 to 1989	635	11.1
Built 1970 to 1979	792	13.8
Built 1960 to 1969	904	15.7
Built 1950 to 1959	594	10.3
Built 1940 to 1949	499	8.7
Built 1939 or earlier	938	16.3
Vacant Housing Units by Number of Bedrooms	Number	Percent
No bedroom	117	2
1 bedroom	1,103	19.2
2 bedrooms	2,470	43
3 bedrooms	1,517	26.4
4 bedrooms	464	8.1
5 or more bedrooms	71	1.2
Vacant housing units lacking selected facilities	Number	Percent
Lacking complete kitchen facilities	246	4.3
Lacking complete plumbing facilities	215	3.7

Housing Types and Householder Demographics

Housing Types and Householder Demographics

Housing Types



Housing Type	1990	Percent of Total	2000	Percent of Total	2020	Percent of Total
Single Family, Detached	57,186	51.7%	71,200	54.3%	100,108	59.0%
Multiple Family	49,247	44.6%	54,291	41.4%	60,843	35.9%
Manufactured Home	4,073	3.7%	5,538	4.2%	8,622	5.1%
Total:	110,506	100.0%	131,029	100.0%	169,573	100.0%

Race of Householder in Occupied Housing Units

Age of Householder in Occupied Housing Units

Race of Householder	Number	Percent
Occupied housing units	125,327	100
One race	123,093	98.2
White;	100,040	79.8
Black or African American;	14,224	11.3
American Indian and Alaska Native;	421	0.3
Asian;	7,413	5.9
Native Hawaiian and Other Pacific Islander;	31	0
Some other race	964	0.8
Two or more races;	2,234	1.8

Age group	Number	Percent
Occupied housing units	125,327	100
15 to 24 years	13,784	11
25 to 34 years	27,782	22.2
35 to 44 years	27,538	22
45 to 54 years	25,379	20.3
55 to 64 years	14,050	11.2
65 to 74 years	8,911	7.1
75 to 84 years	6,083	4.9
85 years and over	1,800	1.4

Housing Tenure Trends

Housing Tenure Trends

Tenure by Household Size

Household Size	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
1-person household	15159	20.3	21866	43.3
2-person household	26783	35.8	15624	30.9
3-person household	12984	17.4	6375	12.6
4-person household	12719	17	3879	7.7
5-person household	4915	6.6	1597	3.2
6-person household	1596	2.1	668	1.3
7-or-more-person household	674	0.9	488	1
Total Housing Units	74830	100	50497	100

Tenure by Age of Householder

Household Size	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
15 to 24 years	1,000	1.3	12,784	25.3
25 to 34 years	10,237	13.7	17,545	34.7
35 to 44 years	18,755	25.1	8,783	17.4
45 to 54 years	19,960	26.7	5,419	10.7
55 to 64 years	11,736	15.7	2,314	4.6
65 to 74 years	7,435	9.9	1,476	2.9
75 to 84 years	4,650	6.2	1,433	2.8
85 years and over	1,057	1.4	743	1.5
Total Housing Units	74,830	100	50,497	100

Housing Tenure by Year Householder Moved into Unit

Tenure by year householder moved into unit	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
1999 to March 2000	9,039	12.1	24,783	49.1
1995 to 1998	22,018	29.4	17,943	35.5
1990 to 1994	13,325	17.8	4,270	8.5
1980 to 1989	13,826	18.5	2,335	4.6
1970 to 1979	8,738	11.7	810	1.6
1969 or earlier	7,900	10.6	340	0.7
Total Housing Units	74,846	100	50,481	100
Median	1993		1999	

Housing Tenure by Year Structure Built

Tenure by Year Structure Built	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
1999 to March 2000	2,834	3.8	503	1
1995 to 1998	8,748	11.7	2,200	4.4
1990 to 1994	6,724	9	2,835	5.6
1980 to 1989	8,371	11.2	6,986	13.8
1970 to 1979	12,059	16.1	13,709	27.2
1960 to 1969	10,908	14.6	10,344	20.5
1950 to 1959	10,429	13.9	4,876	9.7
1940 to 1949	4,724	6.3	2,173	4.3
1939 or earlier	10,049	13.4	6,855	13.6
Total Housing Units	74,846	100	50,481	100
Median	1971		1971	

Affordable Housing Statistics

Affordable Housing Statistics

2004 Income Limits and Affordable Housing Limits (as Published by HUD)

Ann Arbor PMSA Income Limits including Washtenaw, Livingston and Lenawee Counties

Family Size	1	2	3	4	5	6	7	8
Median Income	\$54,400	\$62,200	\$69,900	\$77,700	\$83,900	\$90,100	\$96,300	\$102,600
Low Income (80%/74%)	40,250	46,000	51,750	57,500	62,100	66,700	71,300	75,900
Low Income (60%)	32,640	37,320	41,940	46,620	50,340	54,060	57,780	61,560
Very Low Income (50%)	27,200	31,100	34,950	38,850	41,950	45,050	48,150	51,300
Extremely Low Income (30%)	16,300	18,650	21,000	23,300	25,150	27,050	28,900	30,750

Median Family Income (1999 dollars), 2000 Census

Geography	Median Family Income (1999 Dollars)
Washtenaw County	\$70,393
State of Michigan	53,457
United States	50,046

HUD Income Limits

Income Group	1 Person	2 Person	3 Person
Median	\$54,400	\$62,200	\$69,900
Low	39,550	45,200	50,850
Very Low	27,200	31,100	34,950
Extremely Low	16,300	18,650	21,000
Income Group	4 Person	5 Person	6 Person
Median	\$77,700	\$83,900	\$90,100
Low	56,500	61,000	65,550
Very Low	38,850	41,950	45,050
Extremely Low	23,300	25,150	27,050

Housing Tenure by Cost of Housing

Housing Tenure	1990 Census		2000 Census		Change	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied Units	57,787	51.9	74,830	57.1	17,043	29.5
Median Housing Value (in 2000 dollars)	\$126,749	n/a	\$174,300	n/a	\$47,551	37.5
Renter Occupied Units	46,741	42.0	50,497	38.5	3,756	8.0
Median Contract Rent (in 2000 dollars)	\$647	n/a	\$633	n/a	-\$14	-2.2
Vacant Units	6,728	6.0	5,742	4.4	-986.00	-14.7
Total	111,256	100.0	131,069	100.0	19,813	17.8

Washtenaw County Affordable Housing Needs, 2000

Affordable* to Whom?	Rental Units**	Need	Rental Gap (Surplus)	Ownership Units**	Need	Owner Gap (Surplus)	Total Available Affordable Housing	Total Need	Total Gap (Surplus)
0-30% MFI	7,907	13,460	5,553	N/A	3,476	N/A	7,907	16,936	9,029
31-50% MFI	20,709	8,946	(11,763)	14,427	4,203	(10,224)	35,136	13,149	(21,987)
51-80%MFI	19,010	9,872	(9,138)	14,829	8,734	(6,095)	33,839	18,606	(15,233)
80% MFI+	4,440	17,423	12,983	45,562	57,354	11,792	50,002	74,777	24,775

* Affordable here refers to those units that cost no more than 30% of the households income.

Source: 2000 Census- CHAS Affordability Mismatch & Housing Problem Data.

** Includes occupied and vacant.

Washtenaw County Affordable Rental Units Vacancy Rates, 2000

	Total Units	Occupied	Vacant	% Vacant
0-30% MFI	7,907	7,525	382	4.8%
31-50% MFI	20,709	19,826	883	4.3%
51-80%MFI	19,010	18,136	874	4.6%
80% MFI+	4,440	4,329	111	2.5%

Condition of County Affordable Rental Housing Stock, 2000

	Percent Built Before 1970	Percent w/ Housing Problem
0-30% MFI	55.6	29.9
31-50% MFI	55.2	42.8
51-80%MFI	37.8	46.8
80% MFI+	n/a	n/a

Washtenaw County Affordable Homeownership Units Vacancy Rates, 2000

	Total Units	Occupied	Vacant	% Vacant
0-30% MFI	n/a	n/a	n/a	n/a
31-50% MFI	14,427	13,990	437	3.0%
51-80%MFI	14,829	14,705	124	0.8%
80% MFI+	45,562	45,104	458	1.0%

Condition of County Affordable Homeownership Housing Stock, 2000

	Percent Built Before 1970	Percent w/ Housing Problem
0-30% MFI	n/a	n/a
31-50% MFI	52.9	22.5
51-80%MFI	65.2	18.4
80% MFI+	n/a	n/a

Resources

Resources

Census 2000

- Many tables on income & housing in American Fact Finder
- www.census.gov

CHAS Databook 2000

- Affordability Mismatch and Housing Problem Data
- Housing Problems Output for all Households

City of Ann Arbor/

- Community Development Department. Budget and program information
 - o <http://www.ci.ann-arbor.mi.us/CommunityDevelopment/index.html>
- AA Housing Commission/Information on public housing, Section 8, Welfare to Work, and Family Self-Sufficiency program
 - o <http://www.ci.ann-arbor.mi.us/Housing/index.html>

Department of HHS, Office of the Assistant Secretary for Planning & Evaluation

- Poverty methodology and data
- www.aspe.hhs.gov/poverty/03poverty.htm

Homeownership Alliance, “Homeownership for Heroes,” National Association of Home Builders for the Homeownership Alliance, June 2003 pps 1-3.

- <http://www.nahb.org/>

Housing Consultants, Inc.

- 2002 and 2003 information on building permits issued in Washtenaw County

Institute for Social Research, Population Studies Center @ University of Michigan

- Brief analysis of the possible effect of the student population on local poverty statistics (Lisa Neidert, Sr. Research Associate) lisan@isr.umich.edu
- Ren Farley, Otis Dudley Duncan Professor and Research Scientist: comments on Census Bureau methods for counting students and its effect on reported low incomes

Jimena Loveluck, President/CEO, HIV/AIDS Resource Center (HARC)

Personal correspondence re: incidence and housing services needs of HIV/AIDS positive persons in Washtenaw County

Michigan State Housing Development Authority (MSHDA)

Information on Low Income Housing Tax Credit projects in Washtenaw County 1994-2003

National Low Income Housing Coalition

“Paycheck to Paycheck: Wages and the Cost of Housing in America” introduction

Information of the “housing wage” in Michigan.

- <http://www.nlihc.org/>

and, Housing Plus Services typology

- <http://www.housingplusservices.org/typology.pdf>

Recommendations of the Housing Workgroup to the Washtenaw County Community Health Organization, November 2002

Information about the housing services needs of mentally ill and developmentally disabled adults.

SEMCOG- Community Profile for Washtenaw County

- <http://www.semcog.org/>

Stephen Kelly, AICP

- Personal correspondence. Review of CHAS data, comments on interpretation of Census data

University of Michigan Office of University Housing

- List of off-campus rental housing and prevailing prices
- www.housing.umich.edu

Urban Land Institute: “Workforce Housing: Barriers, Solutions and Model Programs”

Richard M. Haughey, ULI Workforce Housing Forum, June 25-26, 2002, page 4.

- http://www.uli.org/DK/uli_About_fst.html

Washtenaw County, Michigan Housing Plan/Abbreviated Consolidated Plan 1997 – 2001

- List of HUD-assisted housing developments in Washtenaw County